

**Current Borrower:** SERGIO W. TORRES AND WIFE, HERMELINDA TORRES  
**MH File Number:** TX-16-27808-FC  
**VA/FHA/PMI Number:**  
**Loan Type:** FHA  
**Property Address:** 308 REDFISH DRIVE, LAREDO, TX 78043

MARGIE R. IBARRA  
COUNTY CLERK  
FILED

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

2016 JUN 30 AM 11:04

**Deed of Trust Date:**  
11/14/2003

**Grantor(s)/Mortgagor(s):**  
SERGIO W. TORRES AND WIFE, WEBB COUNTY, TEXAS  
HERMELINDA TORRES

**Original Beneficiary/Mortgagee:**  
VALLEY MORTGAGE COMPANY, INC

**Current Beneficiary/Mortgagee:** BY MA DEPUTY  
U.S. BANK NATIONAL ASSOCIATION

**Recorded in:**  
**Volume:** 1500  
**Page:** 641  
**Instrument No:** 817970

**Property County:**  
WEBB

**Mortgage Servicer:**  
U.S. Bank National Association is representing the  
Current Beneficiary/Mortgagee under a servicing  
agreement with the Current Beneficiary/Mortgagee.

**Mortgage Servicer's Address:**  
4801 Frederica Street, Owensboro, KY 42301

**Legal Description:** SITUATED IN WEBB COUNTY, TEXAS, AND BEING THE SURFACE ONLY OF LOT NUMBER TWENTY-EIGHT (28), IN BLOCK NUMBER SEVEN (7), FIESTA SUBDIVISION, PHASE IV (P.U.D), A SUBDIVISION SITUATED IN THE CITY OF LAREDO, AS PER PLAT RECORDED IN VOLUME 23, PAGE 12, WEBB COUNTY PLAT RECORDS.

**Date of Sale:** 9/6/2016

**Earliest Time Sale Will Begin:** 1:00PM

**Place of Sale of Property:** 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 IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

**Notice Pursuant to Tex. Prop. Code § 51.002(i):** Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

Sandra Mendoza, Arnold Mendoza, Martin H. Vacca  
or Bob Frisch  
or Cole D. Patton  
or Catherine Allen-Rea  
MCCARTHY HOLTHUS - TEXAS, LLP  
ATTN: SALES  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

SEPTEMBER -1

Clerk:

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

**DEED OF TRUST INFORMATION:**

**Date:** 07/29/2013  
**Grantor(s):** DANIEL MENDEZ, JOINED HEREIN PRO FORMA BY HIS WIFE, ALEJANDRA MENDEZ  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR AMCAP MORTGAGE LTD. DBA GOLD FINANCIAL SERVICES, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$89,351.00  
**Recording Information:** Book 3476 Page 709 Instrument 1176466  
**Property County:** Webb  
**Property:** THE SURFACE ESTATE ONLY IN AND TO LOT NINETEEN (19), BLOCK FIVE (5), ELEDEN SUBDIVISION, UNIT XII, SITUATED IN THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 27, PAGES 90-91, PLAT RECORDS OF WEBB COUNTY, TEXAS.  
**Reported Address:** 2516 LA PARRA, 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:** JPMorgan Chase Bank, National Association  
**Mortgage Servicer:** JPMorgan Chase Bank, N.A.  
**Current Beneficiary:** JPMorgan Chase Bank, National Association  
**Mortgage Servicer Address:** PO Box 1015238, Columbus, OH 43219

JACQUE H. IBARRA  
 COUNTY CLERK  
 FILED  
 2016 JUN 30 AM 11:06  
 WEBB COUNTY, TEXAS  
 MD DEPUTY

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 6th day of September, 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, Kristi Knight, Zana Jackson, 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, Kristi Knight, Zana Jackson, 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, Kristi Knight, Zana Jackson, 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.

SEPTEMBER -2

Clerk: 

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

**DEED OF TRUST INFORMATION:**

**Date:** 04/30/2010  
**Grantor(s):** JUAN M. LIRA, AN UNMARRIED MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LEADER ONE FINANCIAL CORPORATION, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$94,251.00  
**Recording Information:** Book 2927 Page 791 Instrument 1070063 ; re-recorded under Book 2968 Page 523 Instrument 1077626  
**Property County:** Webb  
**Property:** SITUATED IN WEBB COUNTY, TEXAS AND BEING THE SURFACE ESTATE OF LOT NUMBER FOUR (4), IN BLOCK NUMBER TEN (10), LOMAS DEL SUR SUBDIVISION, UNIT II, A SUBDIVISION SITUATED IN THE CITY OF LAREDO, AS PER PLAT RECORDED IN VOLUME 27, PAGE 19-20, WEBB COUNTY PLAT RECORDS.  
**Reported Address:** 3901 KAREN COURT, 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

FILED  
 CLERK  
 COUNTY CLERK  
 MARQUE R. LARRA  
 COUNTY CLERK  
 20 JUN 30 AM 11:07  
 WEBB COUNTY, TEXAS  
 BY MD DEPUTY

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 6th day of September, 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, Kristi Knight, Zana Jackson, 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

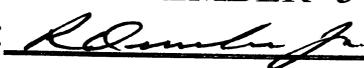
WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Sandra Mendoza, Arnold Mendoza, W.D. Larew, Colette Mayers, Stephen Mayers, Bob Dickerson, Troy Robinett, Frederick Britton, Evan Press, Jack Burns II, Kristie Alvarez, Julian Perrine, Kristi Knight, Zana Jackson, 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, Kristi Knight, Zana Jackson, 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.

SEPTEMBER -3  
 Clerk: 

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

2016 JUN 30 AM 11:08  
 WEBB COUNTY, TEXAS  
 MARGIE R. BARBA  
 COUNTY CLERK  
 FILED  
 BUCKLEY MADOLE  
 DEPUTY

**DEED OF TRUST INFORMATION:**

**Date:** 09/23/2005  
**Grantor(s):** JOAQUIN CARRILLO AND SPOUSE, ANA B. CARRILLO  
**Original Mortgagee:** WELLS FARGO BANK, NATIONAL ASSOCIATION  
**Original Principal:** \$71,535.00  
**Recording Information:** Book 1934 Page 281 Instrument 895028  
**Property County:** Webb  
**Property:**

THE SURFACE ESTATE ONLY IN AND TO LOT SIXTEEN (16), BLOCK THIRTEEN (13), QUIAL CREEK SUBDIVISION, PHASE 3, CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 13, PAGE 43 AND VOLUME 13, PAGE 72, PLAT RECORDS OF WEBB COUNTY, TEXAS.

**Reported Address:** 9638 MALLARD LOOP, LAREDO, TX 78041

**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, N.A.  
**Mortgage Servicer:** Wells Fargo Bank, N. A.  
**Current Beneficiary:** Wells Fargo Bank, N.A.  
**Mortgage Servicer Address:** 3476 Stateview Boulevard, Fort Mill, SC 29715

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 6th day of September, 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, Kristi Knight, Zana Jackson, 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

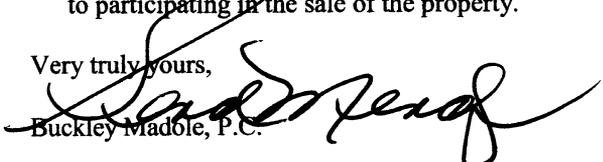
WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Sandra Mendoza, Arnold Mendoza, W.D. Larew, Colette Mayers, Stephen Mayers, Bob Dickerson, Troy Robinett, Frederick Britton, Evan Press, Jack Burns II, Kristie Alvarez, Julian Perrine, Kristi Knight, Zana Jackson, 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, Kristi Knight, Zana Jackson, 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.

SEPTEMBER -4

Clerk: 

**NOTICE OF FORECLOSURE SALE**

PURSUANT TO TEXAS TAX CODE SECTION 32.06, THE FORECLOSURE SALE REFERRED TO IN THIS DOCUMENT IS A SUPERIOR TRANSFER TAX LIEN SUBJECT TO RIGHT OF REDEMPTION UNDER CERTAIN CONDITIONS. THE FORECLOSURE IS SCHEDULED TO OCCUR ON September 6, 2016.

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 JUL -5 PM 2:38  
WEBB COUNTY, TEXAS  
BY *[Signature]* DEPUTY

Deed of Trust/Contract for Foreclosure of Tax Lien

Dated: November 16, 2009  
Indebtedness (original amount): \$8,802.56  
Grantor: Yolanda Perez  
Mortgagee: RioProp Ventures, LLC  
Recorded: Document # 1056899 in the Real Property Records of Webb County, Texas

Tax Lien Transfer(s)

Recorded as Document # 1211820 in the Real Property Records of Webb County, Texas  
Recorded as Document # 1087351 in the Real Property Records of Webb County, Texas  
Recorded as Document # 1077694 in the Real Property Records of Webb County, Texas  
Recorded as Document # 1218814 in the Real Property Records of Webb County, Texas  
Recorded as Document # 1059202 in the Real Property Records of Webb County, Texas

PROPERTY

ALL OF LOT 10, BLOCK 973, EASTERN DIVISION, AN ADDITION TO THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGE 42, PLAT RECORDS, WEBB COUNTY, TEXAS.

DATE OF SALE September 6, 2016

EARLIEST TIME SALE WILL BEGIN 1:00 pm

PLACE OF SALE OF THE PROPERTY At the Webb County Courthouse or as otherwise designated by the County Commissioners Court.

Propel Financial Services, LLC hereby discloses, as required by the Sec. 51.0025 of the Texas Property Code, as amended, that Propel Financial Services, LLC, whose address is 7990 IH 10 West, Suite 200, San Antonio, TX 78230, is a mortgage servicer representing the actual holder of the Note under a servicing agreement with said holder; the name of the actual holder of the Note is Propel Funding National 1, LLC.

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.

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 MORTGAGEE SERVICER.



By: \_\_\_\_\_  
Yanira M. Reyes, attorney for the mortgagee or mortgagee servicer



Richard Duncan, Yanira Reyes, Sandra Mendoza, Arnold Mendoza, W.D. Larew  
and/or Martin H. Vacca  
Substitute Trustee  
c/o Harrison & Duncan PLLC, 8700 Crownhill, Suite 505, San Antonio, Texas 78209

Dated July 5, 2016

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

BY: *RS* DEPUTY  
2016 JUL 11 AM 10:33  
WEBB COUNTY, TEXAS  
MARQUEE R. IBARRA  
COUNTY CLERK  
FILED

Matter No.: 043777-TX

Date: July 8, 2016

County where Real Property is Located: Webb

ORIGINAL MORTGAGOR: HECTOR JESUS ARAIZA, JOINED HEREIN PRO FORMA BY HIS WIFE, CHRISTY LEE ARAIZA

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., SOLELY AS NOMINEE FOR AMCAP MORTGAGE LTD. DBA GOLD FINANCIAL SERVICES, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: TOWNE MORTGAGE COMPANY

MORTGAGE SERVICER: TOWNE MORTGAGE COMPANY

DEED OF TRUST DATED 7/21/2015, RECORDING INFORMATION: Recorded on 7/23/2015, as Instrument No. 1239582, in Book 3827, Page 151,

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **THE SURFACE ESTATE ONLY IN AND TO LOT ONE (1), BLOCK TWO (2), SAN ISIDRO NORTHEAST LA CUESTA SUBDIVISION, PHASE 1, SITUATED IN THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 32, PAGES 19-20, PLAT RECORDS OF WEBB COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **9/6/2016**, the foreclosure sale will be conducted in **Webb** County in the area of the courthouse designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the 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 **1:00 PM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

TOWNE MORTGAGE COMPANY is acting as the Mortgage Servicer for TOWNE MORTGAGE COMPANY who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. TOWNE MORTGAGE COMPANY, as Mortgage Servicer, is representing the Mortgagee, whose address is:

TOWNE MORTGAGE COMPANY  
340 E. Big Beaver Road, Suite 220  
Troy, Michigan 48083

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.

SEPTEMBER -6

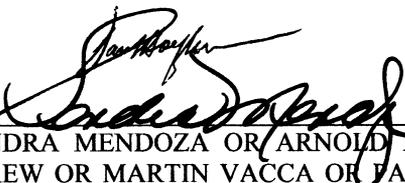
Clerk: *[Signature]*



4583190

Matter No.: 043777-TX

**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.**

By:  Substitute Trustee  
SANDRA MENDOZA OR ARNOLD MENDOZA OR W.D.  
LAREW OR MARTIN VACCA OR PAUL A. HOEFKER OR  
ROBERT L. NEGRIN

**Return to:**  
ALDRIDGE PITE, LLP  
4375 JUTLAND DR., SUITE 200  
P.O. BOX 17935  
SAN DIEGO, CA 92177-0935  
FAX #: 619-590-1385  
866-931-0036

6-A

**NOTICE OF FORECLOSURE SALE**

State of Texas           §  
                                  §  
County of Webb       §

2016 JUL 11 AM 10:40  
WEBB COUNTY, TEXAS  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED  
BY *[Signature]* 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:

THE SURFACE ESTATE ONLY IN AND TO LOT ONE HUNDRED SEVENTY-SEVEN (177), BLOCK ELEVEN (11), 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.

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

Date: **September 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

1002431-1

SEPTEMBER -7  
Clerk: *[Signature]*

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 **Marie R. Villarreal, Jose D. Villarreal.**
5. **Obligations Secured.** The Deed of Trust is dated **September 30, 2009**, and is recorded in the office of the County Clerk of **Webb County, Texas**, in/under **Document Number 1051372, 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 **\$197,850.00**, executed by **Marie R. Villarreal, Jose D. Villarreal**, and payable to the order of **One Reverse Mortgage, LLC.**

**Original Mortgagee: One Reverse Mortgage, LLC.**

**Current Mortgagee of Record: Bank of America, N.A.** whose address is **14405 Walters Road, Suite 200, Houston, TX 77014.**

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 July 11, 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.**

1002431-1

7-A

CAUSE NO. 2016CVF000296D3

IN RE: ORDER FOR FORECLOSURE  
CONCERNING  
1718 LOWRY RD  
LAREDO, TX 78045

UNDER TEX.R.CIV.P.736

PETITIONER:

BANK OF AMERICA, N.A.

RESPONDENT(S):

MARIE R. VILLARREAL AND  
JOSE D. VILLARREAL

IN THE DISTRICT COURT OF

WEBB COUNTY, TEXAS

341<sup>ST</sup> JUDICIAL DISTRICT

*Sara Lopez*  
DISTRICT CLERK  
WEBB COUNTY, TEXAS  
341<sup>ST</sup> JUDICIAL DISTRICT  
MAR 23 2016 2:48:58 PM

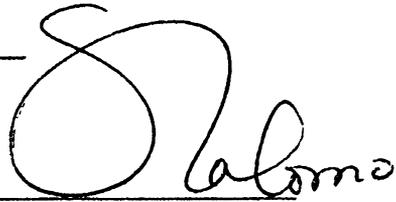
HOME EQUITY FORECLOSURE ORDER

1. On this day, the Court considered Petitioners' Motion for a Default Order granting its application for an expedited foreclosure order under Rule 736. Petitioner's application complies with the requirements of Texas Rule of Civil Procedure 736.1.
2. The name and last known addresses of each Respondent subject to this order is Marie R. Villarreal 1718 Lowry Rd, Laredo, TX 78045 and Jose D. Villarreal 1718 Lowry Rd, Laredo, TX 78045. Each Respondent was properly served with the citation, but none filed a response within the time required by law. The return of service for each Respondent has been on file with the court for at least ten (10) days.
3. The property that is the subject of this foreclosure proceeding is commonly known as 1718 Lowry Rd, Laredo, TX 78045 with the following legal description:  

THE SURFACE ESTATE ONLY IN AND TO LOT ONE HUNDRED SEVENTY-SEVEN (177), BLOCK ELEVEN (11), 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.
4. The lien to be foreclosed is indexed or recorded at Document Number 1051372 and recorded in the real property records of Webb County, Texas.

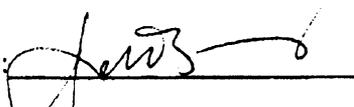
5. The material facts establishing Respondent's default are alleged in Petitioner's application and the supporting affidavit. Those facts are adopted by the court and incorporated by reference in this Order.
6. Based on the affidavit of the Petitioner, no Respondent subject to this order is protected from foreclosure by the Servicemembers Civil Act, 50 U.S.C. App. § 501 et seq.
7. Therefore, the Court grants Petitioner's Motion for a Default Order under the Texas Rules of Civil Procedure 736.7 and 736.8. Petitioner may proceed with foreclosure of the property described above in accordance with applicable law and the loan agreement sought to be foreclosed.
8. This Order is not subject to a motion for rehearing, new trial, bill of review or appeal. Any challenge to this Order must be made in a separate, original proceeding filed in accordance with Texas Rule of Civil Procedure 736.8.

SIGNED THIS 31 day of May, 2016

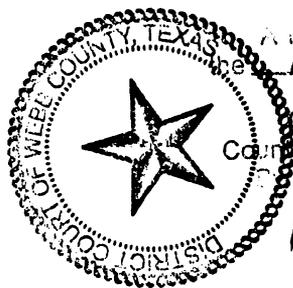


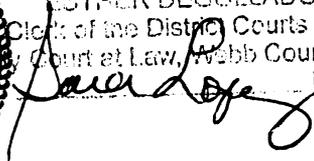
JUDGE PRESIDING

APPROVED AS TO FORM:

By: 

Jeffrey B. Lewis  
 Texas Bar No. 12290000  
 Robertson Anschutz Vettors  
 10333 Richmond Avenue, Suite 550  
 Houston, TX 77042  
 Tel. 713-244-1360  
 Fax (713) 888-2703  
 jlewis@ravdocs.com  
 ATTORNEY FOR PETITIONER



A true copy of the original, I certify  
 this 15<sup>th</sup> day of June, 2016  
 ESTHER DE GOLLADO  
 Clerk of the District Courts and  
 County Court at Law, Webb County, Texas  
 Deputy

Our File Number: 16-06932  
Name: ROXANA GARCIA, AN UNMARRIED PERSON

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on May 28, 2014, ROXANA GARCIA, AN UNMARRIED PERSON, executed a Deed of Trust/Security Instrument conveying to THOMAS E. BLACK JR., as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR CMG MORTGAGE, INC DBA CMG FINANCIAL, #1820, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 1202412, in Book 3622, at Page 540, in the DEED OF TRUST OR REAL PROPERTY records of WEBB COUNTY, TEXAS; and

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, SEPTEMBER 6, 2016**, between ten o'clock AM and four o'clock PM and beginning not earlier than 1:00 PM or not later than three hours thereafter, I will sell said Real Estate at the County Courthouse in **WEBB COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows:

THE SURFACE ESTATE ONLY IN AND TO LOT FIFTEEN (15), BLOCK THREE (3), CUATRO VIENTOS SUR SUBDIVISION, PHASE V, SITUATED IN THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 28, PAGES 68-68A, PLAT RECORDS OF WEBB COUNTY, TEXAS.

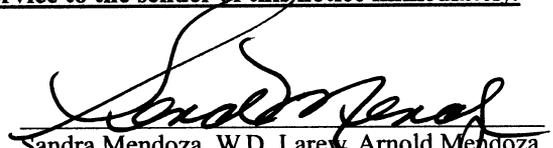
Property Address: 4104 ALEMANY STREET  
LAREDO, TX 78046  
Mortgage Servicer: CENLAR FSB  
Noteholder: PINGORA LOAN SERVICING, LLC  
425 PHILLIPS BOULEVARD  
EWING, NJ 08618

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.

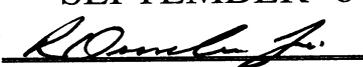
**ACTIVE MILITARY SERVICE NOTICE**

**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.**

WITNESS MY HAND this 11<sup>th</sup> day of July, 2016.

  
Sandra Mendoza, W.D. Larew, Arnold Mendoza,  
Stephen Mayers, Colette Mayers, Troy Robinett,  
Zana Jackson, Frederick Britton, Evan Press,  
Bob Dickerson, Julian Perrine, Matthew  
Wolfson, Jack Burns II, Kristie Alvarez, Martin  
H. Vacca, Kristie Knight, Substitute Trustees

Marinosci & Law Group  
14643 Dallas Parkway, Suite 750  
Dallas, Texas 75254  
(972) 331-2300

SEPTEMBER -8  
Clerk: 

2016 JUL 11 AM 10:42  
WEBB COUNTY, TEXAS  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED

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.**

2016 JUL 11 AM 10:44

MARQUEE R. IBARRA  
COUNTY CLERK  
FILED

DEPUTY

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

Date: September 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 February 13, 2004 and recorded in Document VOLUME 1549, PAGE 175; AS AFFECTED BY VOLUME 1556, PAGE 578 AND LOAN MODIFICATION AGREEMENT VOLUME 2718, PAGE 883 real property records of WEBB County, Texas, with DOROTEO SANDOVAL AND BLANCA D SANDOVAL, grantor(s) and VALLEY MORTGAGE COMPANY, INC., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by DOROTEO SANDOVAL AND BLANCA D SANDOVAL, securing the payment of the indebtednesses in the original principal amount of \$102,515.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. U.S. BANK NATIONAL ASSOCIATION 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. U.S. BANK NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o U.S. BANK NATIONAL ASSOCIATION  
4801 FREDERICA ST  
OWENSBORO, KY 42301

  
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, RISTI KNIGHT, ZANA JACKSON, 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: \_\_\_\_\_

SEPTEMBER -9

Clerk: 



NOS0000006093819



LOT NINE (9), BLOCK ONE (1), WOLF CREEK SUBDIVISION, SITUATED IN THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 17, PAGE 58, PLAT RECORDS OF WEBB COUNTY, TEXAS.

9-A



NOS0000006093819

**Current Borrower:** JOSE L. MENDEZ JR., AND SPOUSE, VERONICA ORTEGA MENDEZ  
**MH File Number:** TX-16-27848-FC  
**VA/FHA/PMI Number:**  
**Loan Type:** FHA  
**Property Address:** 1855 STONE FIELD LN, LAREDO, TX 78045

## **NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
5/17/2013

**Original Beneficiary/Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GARDNER FINANCIAL SERVICES, LTD., A TEXAS LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS

**Recorded in:**  
**Volume:** 3471  
**Page:** 614  
**Instrument No:** 1175529

**Mortgage Servicer:**  
JPMorgan Chase Bank, National Association is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

**Legal Description:** THE SURFACE ESTATE ONLY IN AND TO LOT TWENTY-EIGHT (28), BLOCK TWO (2), WOODRIDGE HEIGHTS SUBDIVISION, UNIT II, SITUATED IN THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 25, PAGE 3, PLAT RECORDS OF WEBB COUNTY, TEXAS.

**Date of Sale:** 9/6/2016

**Grantor(s)/Mortgagor(s):**  
JOSE L. MENDEZ JR., AND SPOUSE,  
VERONICA ORTEGA MENDEZ  
**Current Beneficiary/Mortgagee:**  
JPMorgan Chase Bank, National Association

**Property County:**  
WEBB

**Mortgage Servicer's Address:**  
1111 Polaris Parkway, Columbus, OH 43240

2016 JUL 11 AM 10:57  
WEBB COUNTY, TEXAS  
BY Ro DEPUTY  
MARQUE R. IDARRA  
COUNTY CLERK  
FILED

**Earliest Time Sale Will Begin:** 1:00PM

**Place of Sale of Property:** 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 IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

**Notice Pursuant to Tex. Prop. Code § 51.002(i):**  
Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

Sandra Mendoza, Arnold Mendoza, Martin H. Vacca  
or Bob Frisch  
or Cole D. Patton  
or Catherine Allen-Rea  
MCCARTHY HOLTHUS - TEXAS, LLP  
ATTN: SALES  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

SEPTEMBER -10

Clerk:

NATIONSTAR MORTGAGE LLC (CXE)  
MARTINEZ, ELOY  
2105 DON PASQUAL COURT, LAREDO, TX 78045

FHA 495-7963677-703  
Our File Number: 14-019127

BY RO  
WEBB COUNTY, TEXAS  
2016 JUL 11 AM 10:10  
MARGIE A. IBARRA  
COUNTY CLERK  
FILED

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on June 25, 2008, ELOY MARTINEZ, JOINED HEREIN PRO FORMA BY HIS WIFE, LINDA PRISCILLA MARTINEZ, as Grantor(s), executed a Deed of Trust conveying to JON MULKIN, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR COMPASS BANK 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 1009526 Volume Vol 2613, Page 696, 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

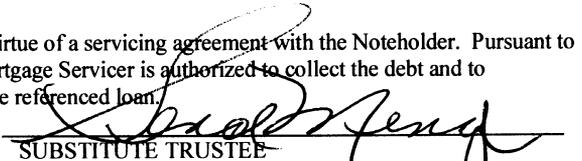
NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, **September 6, 2016** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, I will sell said Real Estate in the area designated by the Commissioners Court, of **Webb** county, 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:

THE SURFACE ESTATE ONLY IN AND TO LOT THIRTEEN (13), BLOCK SIX (6), SAN ISIDRO TAOS SUBDIVISION UNIT III, CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO AMENDED PLAT THEREOF RECORDED IN VOLUME 24, PAGE 51, PLAT RECORDS OF WEBB COUNTY, TEXAS.

Property Address: 2105 DON PASQUAL COURT  
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.

  
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\_\_\_\_.

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

SEPTEMBER -11

Clerk: 

**Current Borrower:** JOSE LUIS OCHOA JR. AND PAOLA S. OCHOA, HUSBAND AND WIFE  
**MH File Number:** TX-15-26710-FC  
**VA/FHA/PMI Number:**  
**Loan Type:** FHA  
**Property Address:** 9921 MAHIN DRIVE, LAREDO, TX 78045-0000

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
5/13/2009

**Grantor(s)/Mortgagor(s):**  
JOSE LUIS OCHOA JR. AND PAOLA S. OCHOA, HUSBAND AND WIFE

**Original Beneficiary/Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS

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

**Recorded in:**  
**Volume:** 2758  
**Page:** 494  
**Instrument No:** 1037925

**Property County:**  
WEBB

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

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

**Legal Description:** SITUATED IN WEBB COUNTY, TEXAS AND BEING THE SURFACE ONLY OF LOT NUMBER FIVE (5), IN BLOCK NUMBER TWO (2), KHALEDI HEIGHTS SUBDIVISION - UNIT 2, A SUBDIVISION IN THE CITY OF LAREDO, AS PER PLAT RECORDED IN VOLUME 27, PAGES 77-78A WEBB COUNTY PLAT RECORDS.

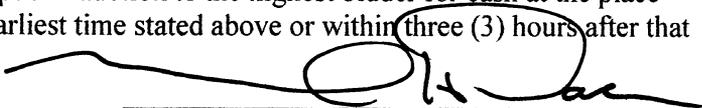
**Date of Sale:** 9/6/2016

**Earliest Time Sale Will Begin:** 10:00 AM

**Place of Sale of Property:** Webb County Justice Center, 1110 Victoria Street, Laredo, TX 78040 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

**Notice Pursuant to Tex. Prop. Code § 51.002(i):** Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

  
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, Kristi Knight, Zana Jackson, Matthew Wolfson, Sandra Mendoza, Arnold Mendoza, Martin H. Vacca or Bob Frisch  
or Cole D. Patton  
or Catherine Allen-Rea  
MCCARTHY HOLTHUS - TEXAS, LLP  
ATTN: SALES  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

SEPTEMBER -12

Clerk: 

2015 JUL 12 PM 2:48  
WEBB COUNTY, TEXAS  
BY  DEPUTY  
MARGIE R. IBARRA  
COUNTY CLERK  
FILED

MARGIE R. BARRA  
COUNTY CLERK  
FILED

2016 JUL 12 PM 2:19  
WEBB COUNTY, TEXAS  
BY Re DEPUTY

### 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: THE SURFACE ESTATE ONLY IN AND TO LOT FIVE (5), BLOCK NINE (9), PLANNED UNIT DEVELOPMENT, CONCORD HILLS COMMUNITY-PHASE V, SITUATED IN THE CITY OF LAREDO, WEBB COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 19, PAGE 72, PLAT RECORDS OF WEBB COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 10/31/2001 and recorded in Document 744534 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: 09/06/2016

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 FILOMENO MARTINEZ AND NOELIA MARTINEZ, provides that it secures the payment of the indebtedness in the original principal amount of \$97,429.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Ocwen Loan Servicing, LLC 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 Ocwen Loan Servicing, LLC 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  
13770 Noel Road #801529  
Dallas, TX 75380-1529

**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.