FILE No. 8847
County Clerk, Victoria County, Texas

215 SPARROW LANE VICTORIA, TX 77905

00000005653860

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:

February 02, 2016

Time:

The sale will begin at 11:00AM or not later than three hours after that time.

Place

AREA IN FRONT OF THE EAST DOOR OF THE VICTORIA COUNTY COURTHOUSE BUILDING LOCATED AT 115 N. BRIDGE 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 April 04, 2008 and recorded in Document CLERK'S FILE NO. 200804288 real property records of VICTORIA County, Texas, with GUADALUPE A. GONZALES AND LYDIA GONZALES, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.
- 4. **Obligations Secured.** Deed of Trust or Contract Lien executed by GUADALUPE A. GONZALES AND LYDIA GONZALES, securing the payment of the indebtednesses in the original principal amount of \$140,882.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MATRIX FINANCIAL SERVICES CORPORATION is the current mortgagee of the note and Deed of Trust or Contract Lien.
- 5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.
- 6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. FLAGSTAR BANK, F.S.B., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FLAGSTAR BANK, F.S.B. 5151 CORPORATE DRIVE TROY, MI 48098 FRISCH, VICKI HAMMOND OR JAMIE STEEN JO WOOLSEY, BO Substitute Trustee c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 15000 Surveyor Boulevard, Suite 100 Addison, Texas 75001 Certificate of Posting and my address is c/o 15000 Surveyor Boulevard, Suite 100, Addison, Texas 75001. I filed at the office of the VICTORIA County Clerk and caused to be posted at I declare under penalty of perjury that on the VICTORIA County courthouse this notice of sale. Declarants Name: Date:

EXHIBIT "A"

BEING LOT NUMBER EIGHTEEN (18), IN BLOCK NUMBER TWO (2), OF QUAIL CREEK WEST, TRACTS IV AND V, AN ADDITION IN VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 6, PAGE 24, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

NOS00000005653860

FILE No. 8848
County Clerk, Victoria County, Texas

108 JOYCE LANE VICTORIA, TX 77901

00000005683800

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:

February 02, 2016

Time:

The sale will begin at 11:00AM or not later than three hours after that time.

Place

AREA IN FRONT OF THE EAST DOOR OF THE VICTORIA COUNTY COURTHOUSE BUILDING LOCATED AT 115 N. BRIDGE 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 April 27, 2000 and recorded in Document INSTRUMENT NO. 200005323 real property records of VICTORIA County, Texas, with CHARLIE LARA AND M. SHANNON LARA, grantor(s) and FIRST PREFERENCE MORTGAGE CORP., mortgagee.
- 4. **Obligations Secured.** Deed of Trust or Contract Lien executed by CHARLIE LARA AND M. SHANNON LARA, securing the payment of the indebtednesses in the original principal amount of \$70,463.00, 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:

EXHIBIT "A"

TRACT I: BEING LOT NO. FOUR (4) , IN BLOCK NO. TEN (10), OF FLEETWOOD SUBDIVISION, SECTION III, A SUBDIVISION IN THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID SUBDIVISION OF RECORD IN VOLUME 6, PAGE 170, OF THE MAP AND PLAT RECORDS, VICTORIA COUNTY, TEXAS.

TRACT II: BEING AN EASEMENT FOR PURPOSES OF YARD AND OUTDOOR LIVING USE IN, ON AND OVER A PORTION OF LOT NO. THREE (3), BLOCK NO. TEN (10), OF FLEETWOOD SUBDIVISION, SECTION III, SAID EASEMENT AREA BEING MORE FULLY DESCRIBED ON EXHIBIT "A" ATTATCHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

EXHIBIT " A"

BEGINNING AT THE MOST SOUTHERLY CORNER OF LOT THREE (3), BLOCK TEN (10), FLEETWOOD SUBDIVISION, SECTION III, ACCORDING TO THE PLAT RECORDED IN VOLUME 6, PAGE 170, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

THENCE, N 44 DEG. 26' 30" E. 107.20 FEET ALONG THE COMMON BOUNDARY LINE BETWEEN LOT THREE (3), AND LOT FOUR (4) TO A CORNER;

THENCE, N 45 DEG. 33' 30" W., 5.00 FEET TO A CORNER;

THENCE, S 44 DEG. 26' 33" W., 107.20 FEET TO A CORNER;

THENCE, S 45 DEG. 33' 30" E., 5.00 FEET TO THE POINT OF BEGINNING.

NOS00000005683800

County Clerk, Victoria County, Texas

NOTICE OF FORECLOSURE SALE

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

BEING LOT NUMBER SEVENTEEN (17), IN BLOCK NUMBER ONE (1), OF EAGLE CREEK PHASE I, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 7, PAGE 165 A&B, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

- 2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 04/24/2009 and recorded in Document 200904384 real property records of Victoria County, Texas.
- 3. Date, Time, and Place of Sale.

Date: 02/02/2016

Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter.

Place: Victoria County Courthouse, Texas, at the following location: FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

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.

5. Obligations Secured. The Deed of Trust executed by REGAN BELVIN, provides that it secures the payment of the indebtedness in the original principal amount of \$134,767.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. BANK OF AMERICA, N.A. is the current mortgagee of the note and deed of trust and BANK OF AMERICA, N.A. is mortgage servicer. A servicing agreement between the mortgagee, whose address is BANK OF AMERICA, N.A. c/o BANK OF AMERICA, N.A., 4500 PARK GRANADA, CALABASAS, CA 91302 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

209 ASHLAND CREEK

12-001736-570

VICTORIA, TX 77901

JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS OR

JAMIE STEEN

c/o AVT Title Services, LLC 13770 Noel Road #801529

Dallas, TX 75380-1529

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.

ED 2015 DEC 29 P 1: 13

COUNTY CLERK CHOCKER COUNTY TEXAS

LF No. 15-14013

FILE No. 8850
County Clerk, Victoria County, Texas

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS COUNTY OF VICTORIA

2015 DEC 29 P 1: 08

FILED

Deed of Trust Date:

OCTOBER 2, 2012

Property address: 1205 N. VINE ST VICTORIA, TX 77901

Fridi Choley

Grantor(s)/Mortgagor(s):

CASEY JOHNSTON, A SINGLE WOMAN

LEGAL DESCRIPTION:

BEING A PARCEL OF LAND OUT OF THE NORTHEASTERN PORTION OF BLOCK NUMBER ONE (1). OF THE JOHNSON ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 63, PAGE 388, OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS; AND BEING MORE PARTICULARLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

Original Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR WALLICK AND VOLK, INC.

Current Mortgagee:

PENNYMAC LOAN SERVICES, LLC

Recorded on: SEPTEMBER 19, 2006

Property County: VICTORIA As Clerk's File No.: 200612530 Date of Sale: 03/01/2016

Original Trustee: GENEVA B. TURNER

Earliest Time Sale Will Begin: 11:00 AM

Substitute Trustee: JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS, JAMIE STEEN, W. D. LAREW. FREDERICK BRITTON, JACK E. BURNS II, EVAN PRESS. PATRICIA SANDERS, KRISTOPHER HOLUB, PATRICK ZWIERS, KELLEY BURNS, TANYA GRAHAM, DANIEL WILLSIE, MIKE HANLEY, ISREAI, CURTIS.

JASON SPENCE, JOHN SISK

Mortgage Servicer:

PENNYMAC LOAN SERVICES, LLC

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.

The Current Mortgagee under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS, JAMIE STEEN, W. D. LAREW, FREDERICK BRITTON, JACK E. BURNS II, EVAN PRESS, PATRICIA SANDERS, KRISTOPHER HOLUB, PATRICK ZWIERS. KELLEY BURNS, TANYA GRAHAM, DANIEL WILLSIE, MIKE HANLEY, ISREAL CURTIS, JASON SPENCE, JOHN SISK, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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.

NOW. THEREFORE. NOTICE IS HEREBY GIVEN that on Tuesday MARCH 1, 2016 between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for eash at the place and date specified. 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.

PENNYMAC LOAN SERVICES, LLC, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

ACTIVE MILITARY SERVICE NOTICE

Assert and protect your rights as a member of the armed forces of the Unites 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, December 21, 2015

MARINOSCI LAW GROUP, PC

KYLE HAUSMANN

MANAGING PARALEGAL (name & title)

THE STATE OF TEXAS

Before me. Pamela Millinga, the undersigned offi

the undersigned officer, on this, the

day of <u>December</u>, 2015,

(insert name of notary)
personally appeared KYLE HAUSMANN,
known to me, who identified herself/himself to be the MANAGING PARALEGAL of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose

Witness my hand and official seal (SEAL)

Notary Public for the State of TEXAS

-- My Commission Expires:_

Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC

6101 CONDOR DRIVE, SUITE 200

2/07/2019

MOORPARK, CA 93021

and consideration described and in the capacity stated

Return to: MAI

MARINOSCI LAW GROUP, P.C. MARINOSCI & BAXTER

14643 DALLAS PARKWAY, SUITE 750

DALLAS, TX 75254

Exhibit A - Legal Description

Loan #:

8826055

Property Tax ID: Property Address: 37900-001-00400 1205 N. Vine St. Victoria, TX 77901

BEING a parcel of land out of the Northeastern portion of Block Number One (1), of the Johnson Addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of record in Volume 63, Page 388, of the Deed Records of Victoria County, Texas; said parcel of land being more particularly described by metes and bounds in Exhibit "A" attached hereto. SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.



Northeastern

A parcel of land out of the SEKKINHKKINEKKN portion of Block No. One of the Johnson Addition to the City of Victoria, in Victoria County, Texas. and thus described by mates and bounds:

sald Block No. BEGINNING at the Northeast corner of One, at the intersection of Nueces Street and Vine Street;

THENCE South 4 deg. 33' East along the West line of Vine Street 151.21

feet to corner at the Northeast corner of said Daniel family residence property;

THENCE North 69 deg. 47' West along the North line of said residence property 74.95 feet to its Northwest corner;

THENCE North 17 deg. 52' East 4.61 feet to corner;

THENCE North 89 deg. 47' West along the North line of said Duplex property, 29.56 feet to corner;

THENCE North 20 deg. 06' East 132.6 feet to corner in the South line of Nueces Street:

THENCE South 70 deg. East 41.71 feet to the place of beginning.

FILED AND RECORDED OFFICIAL PUBLIC RECORDS

2006 SEP 19 04:31 PM 200612530 CROSE \$19.00 VAL D. HUVAR "COUNTY CLERK VICTORIA COUNTY, TEXAS

٠٠:٠٠

EXHIBIT_

✓ THIS DOCUMENT WAS FILED BY & RETURNED TO: STEWART TITLE OF THE COASTAL REND

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS

Robert S. Cortez, County Clerk Victoria County Texas

October 11, 2012 03:42:16 PM;

JUILLIAMS

FEE: \$55.00

201211620

FILE No. County Clerk, Victoria County, Texas

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

VICTORIA County
Deed of Trust Dated: December 21, 2011 Amount: \$45,000.00

Grantor(s): KATHLEEN M BARRERA

Original Mortgagee: TEXAS DOW EMPLOYEES CREDIT UNION Current Mortgagee: TEXAS DOW EMPLOYEES CREDIT UNION

Mortgagee Address: TEXAS DOW EMPLOYEES CREDIT UNION, 1001 FM 2004, Lake Jackson, TX 77566-4012

Recording Information: Document No. 201112810

Legal Description: BEING LOT NUMBER THIRTY FOUR (34), IN BLOCK NUMBER THREE (3), OF AIRLINE TERRACE SECTION II, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 1, PAGE 2 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

Date of Sale: February 2, 2016 between the hours of 11:00 AM and 2:00 PM.

Earliest Time Sale Will Begin: 11:00 AM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the VICTORIA County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where 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.

JO WOOLSEY OR BOB FRISCH, VICKI HAMMONDS, ARNOLD MENDOZA OR JAMIE STEEN have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

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.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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 SERVICES

SARAH ROBBINS, ATTORNEY AT LAW HUGHES, WATTERS & ASKANASE, L.L.P. 1201 Louisiana, Suite 2800 Houston, Texas 77002

Reference: 2015-009371

JO WOOLSEY OR BOR FRISCH, VICKI HAMMONDS, ARNOLD

MENDOZA OR JAMIE STEEN c/o Teias Trustee Services 4100 Midway Rd Ste 1040

Carrollton, TX 75007

2015 DEC 30 P 1: 08

COUNTY CLERK O

County Clerk, Victoria County, Texas

2015 DEC 30 P 1: 09

VICTORIA COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

VICTORIA County
Deed of Trust Dated: August 17, 2012
Amount: \$190,984.00

Grantor(s): BRITTANY MORRISON and KRISTOPHER MORRISON

Original Mortgagee: TEXAS DOW EMPLOYEES CREDIT UNION Current Mortgagee: TEXAS DOW EMPLOYEES CREDIT UNION

Mortgagee Address: TEXAS DOW EMPLOYEES CREDIT UNION, 1001 FM 2004, Lake Jackson, TX 77566-4012

Recording Information: Document No. 201209283

Legal Description: BEING LOT NUMBER TWENTY-FOUR (24), IN BLOCK NUMBER TWO (2), OF TUSCANY SECTION 1A, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 8, PAGE 198A-B OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH SAID ADDITION OF RECORD DESCRIPTIVE PURPOSES. REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

Date of Sale: February 2, 2016 between the hours of 11:00 AM and 2:00 PM.

Earliest Time Sale Will Begin: 11:00 AM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the VICTORIA County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where 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

JO WOOLSEY OR BOB FRISCH, VICKI HAMMONDS, ARNOLD MENDOZA OR JAMIE STEEN have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

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.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without the property representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.), and state law, including Section 51.015 Texas Property Code. Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving a serving military duty including active military duty as a member of the Texas National Guard or the National Guard of the Indian Country 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.

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

SARAH ROBBINS, ATTORNEY AT LAW HUGHES, WATTERS & ASKANASE, L.L.P. 1201 Louisiana, Suite 2800

Houston, Texas 77002 Reference: 2015-009363 JO WOOLSEY OR BOB FRISCH, WICKI HAMMONDS, ARNOLD MENDOZA OR JAMIE STEEN

c/o Tejas Trustee Services 4100 Midway Rd Ste 1040 Carrollton, TX 75007

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Date: Grantor(s):

09/20/2013 MARA COOPER, A SINGLE PERSON

Original Mortgagee:

WELLS FARGO BANK, NATIONAL ASSOCIATION

Original Principal:

\$134,411.00

Recording Information:

Instrument 201312242

Property County:

Victoria

Property:

LOT NO. THREE (3), IN BLOCK ONE (1), OF CARRIAGE POINTE, A SUBDIVISION LYING WITHIN THE CORPORATE LIMITS OF THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 8, PAGES 2-A AND 2-B, PLAT RECORDS, VICTORIA COUNTY, TEXAS

Reported Address:

908 PENNSYLVANIA AVE, VICTORIA, TX 77904

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. Wells Fargo Bank, NA

Current Beneficiary:

Mortgage Servicer Address: 3476 Stateview Boulevard, Fort Mill, SC 29715

SALE INFORMATION:

Date of Sale:

Tuesday, the 1st day of March, 2016

Time of Sale: Place of Sale: 11:00AM or within three hours thereafter. AT THE AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING, LOCATED AT 115 NORTH BRIDGE STREET in Victoria County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the

Victoria County Commissioner's Court.

Substitute Trustee(s):

Jo Woolsey, W.D. Larew, Frederick Britton, Jack Burns II, Evan Press, Patricia Sanders, Kristoper Holub, Patrick Zwiers, Kelley Burns, Tanya Graham, Daniel Willsie, Mike Hanley, Isreal Curtis, Jason Spence, John Sisk, 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 Jo Woolsey, W.D. Larew, Frederick Britton, Jack Burns II, Evan Press, Patricia Sanders, Kristoper Holub, Patrick Zwiers, Kelley Burns, Tanya Graham, Daniel Willsie, Mike Hanley, Isreal Curtis, Jason Spence, John Sisk, 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. Jo Woolsey, W.D. Larew, Frederick Britton, Jack Burns II, Evan Press, Patricia Sanders, Kristoper Holub, Patrick Zwiers, Kelley Burns, Tanya Graham, Daniel Willsie, Mike Hanley, Isreal Curtis, Jason Spence, John Sisk, 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.

2015 DEC 30 P 1: 10

VICTORIA COUNTY, TEXAS

