

FILE No. 8715
County Clerk, Victoria County, Texas

FILED

2015 MAR 30 A 11:35

NOTICE OF FORECLOSURE SALE

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

SEE EXHIBIT "A"

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 02/05/2007 and recorded in Document 200701618 real property records of Victoria County, Texas.

3. Date, Time, and Place of Sale.

Date: 05/05/2015

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.

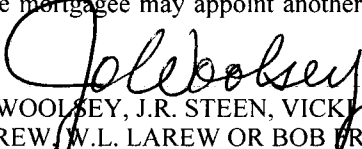
Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation 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 RICKY SABEDRA SR. AND HANNAH SABEDRA, provides that it secures the payment of the indebtedness in the original principal amount of \$85,000.00, 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, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2012-1T is the current mortgagee of the note and deed of trust and RUSHMORE LOAN MANAGEMENT SERVICES, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2012-1T c/o RUSHMORE LOAN MANAGEMENT SERVICES, LLC, 15480 Laguna Cyn Road, Suite 100, IRVINE, CA 92618 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.

15-000004-316
2905 GAYLE DRIVE
VICTORIA, TX 77901


JO WOOLSEY, J.R. STEEN, VICKI HAMMONDS, W.D.
LAREW, W.L. LAREW OR BOB FRISCH
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.

EXHIBIT "A"

(Legal Description)

BEING LOT NUMBER THREE (3), IN BLOCK NUMBER SEVEN (7), OF MAYFAIR TERRACE, SECTION I, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 3, PAGE 23, OF THE RECORDS OF VICTORIA COUNTY, TEXAS. BEING THE SAME LAND DESCRIBED IN DEED DATED JUNE 21, 2006, FROM BENEFICIAL TEXAS, INC. TO DENNIS BOROWICZ, FILED FOR RECORD IN THE OFFICE OF THE COUNTY CLERK OF VICTORIA COUNTY, TEXAS ON JULY 20, 2006, UNDER CLERK'S FILE NO. 200609671.

FILED AND RECORDED
OFFICIAL PUBLIC RECORDS

Val D. Huvar

2007 FEB 06 04:22 PM 200701618
CMCELROY \$75.00
VAL D. HUVAR, COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF FORECLOSURE SALE

FILE No. 8716
County Clerk, Victoria County, Texas

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 June 2, 2015.

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.

Tax Lien Contract

Dated: September 27, 2010
Indebtedness (original amount): \$4,970.28
Grantor: Geronimo Gomez and Emily C Gomez
Mortgagee: Propel Financial Services, LLC
Recorded: Document # 201011712 in the Real Property Records of Victoria County, Texas

Tax Lien Transfer(s)

Recorded as Document # 201011713 in the Real Property Records of Victoria County, Texas

PROPERTY

LOT NUMBER FOURTEEN (14), IN BLOCK NUMBER THREE (3) OF MAYFAIR TERRACE, SECTION I, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT THEREOF RECORDED IN VOLUME 3, PAGE 23 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

DATE OF SALE June 2, 2015

EARLIEST TIME SALE WILL BEGIN 11:00 am

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

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.

Richard Duncan, Yanira Reyes, Jo Woolsey, Bob Frisch, Vicki Hammonds and
Jamie Steen
Substitute Trustee
c/o Harrison Duncan PLLC, 8700 Crownhill, Suite 505, San Antonio, Texas 78209

Dated March 30, 2015

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2015 MAR 30 A 11:39

COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Date: 02/20/2003
Grantor(s): JACOB VALDEZ AND ZANDRA VALDEZ, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR BSM FINANCIAL, L.P. DBA BANKSOURCE MORTGAGE, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$84,979.00
Recording Information: Instrument 200302652 ; re-filed under Instrument 200406279
Property County: Victoria
Property:

THE SURFACE ONLY OF A TRACT OR PARCEL OF LAND CONTAINING ONE (1.0) ACRES OF LAND, MORE OR LESS, SITUATED IN AND BEING A PART OF THE JAMES QUINN SURVEY, ABSTRACT 282, VICTORIA COUNTY, TEXAS, AND BEING ALSO A PART OF THAT CERTAIN 25.6 ACRES AWARDED TO THE MINOR HEIRS OF GLOVER GIRDY BY DEED OF PARTITION OF THE ISAAC AND ROSINA GIRDY LAND, WHICH DEED IS OF RECORD IN VOLUME 123, PAGE 480 OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS.

THIS ONE ACRE, MORE OR LESS, IS THE THIRD TRACT NORTHWEST OF THAT CERTAIN 1.0 ACRE TRACT CONVEYED TO VICTORIA COUNTY INDEPENDENT SCHOOL DISTRICT NO. 7, BY DEED DATED NOVEMBER 9, 1917, OF RECORD IN VOLUME 85, PAGE 453. FROM THIS 1.0 ACRE TRACT A STRIP WAS SOLD BY THE SAID SCHOOL DISTRICT IN VICTORIA COUNT, FOR WIDENING ROAD, VOLUME 276, PAGE 1, AND THE BALANCE WAS SOLD TO OSCAR SMALL BY DEED OF RECORD IN VOLUME 502, PAGE 162, ALL DEED OF RECORD IN THE DEED RECORDS OF VICTORIA COUNTY, TEXAS.

THE ONE (1.0) ACRE, MORE OR LESS NOW BEING CONVEYED IS DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIPE SET 208.6 FEET, NORTH 34 DEGREES 30 MINUTES WEST FROM THE NORTH CORNER OF THE SAID OSCAR SMALL TRACT, SAID PIPE MARKS THE NORTH CORNER OF A ONE-HALF ACRE TRACT RECENTLY CONVEYED TO ALBERT RIOS ET UX, OFF GLOVER GIRDY HEIRS TRACT, AND ALSO THE EAST CORNER OF THIS TRACT;

THENCE WITH THE COMMON LINE OF THIS AND THE SAID RIOS TRACT SOUTH 55 DEGREES WEST, AT 189.0 FEET IS A 5/8 INCH IRON ROD SET AT THE EAST BOUNDARY OF A 40-FOOT ROAD AND AT A TOTAL OF 213.9 FEET IS THE SOUTH CORNER OF THIS TRACT AND THE WEST CORNER OF THE SAID RIOS TRACT;

THENCE WITH THE SAID ROAD NORTH 34 DEGREES 30 MINUTES WEST 208.7 FEET IS THE WEST CORNER OF THIS ONE-ACRE TRACT;

THENCE NORTH 55 DEGREES 00 MINUTES EAST AT 24.9 FEET IS A PIPE AT THE EAST BOUNDARY OF SAID 40-FOOT ROAD AND AT A TOTAL OF 213.9 FEET IS THE NORTH CORNER OF THIS ONE-ACRE TRACT;

THENCE SOUTH 34 DEGREES 30 MINUTES EAST 208.7 FEET IS THE PLACE OF BEGINNING CONTAINING 1.0 ACRE, MORE OR LESS, 0.12 ACRE BEING IN THE SAID ROAD.

Reported Address: 103 GIRDY ROAD, VICTORIA, TX 77905

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2004-R2

Mortgage Servicer: Wells Fargo Bank, N. A.

Current Beneficiary: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2004-R2

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

SALE INFORMATION:

Date of Sale: Tuesday, the 5th day of May, 2015

Time of Sale: 11:00AM or within three hours thereafter.

Place of Sale: 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, Bob Frisch, Vicki Hammonds, Arnold Mendoza, 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, Bob Frisch, Vicki Hammonds, Arnold Mendoza, 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

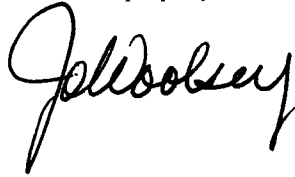
WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

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, Bob Frisch, Vicki Hammonds, Arnold Mendoza, 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.



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on
2015 MAR 30 A 11:41


COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

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

Date: May 05, 2015

Time: The sale will begin at 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 May 23, 2008 and recorded in Document CLERK'S FILE NO. 200806590 real property records of VICTORIA County, Texas, with JOHN PEREZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

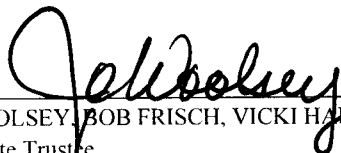
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JOHN PEREZ, securing the payment of the indebtednesses in the original principal amount of \$147,175.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions 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 as follows:


BEING LOT NUMBER TWENTY-TWO (22), IN BLOCK NUMBER NINE (9), OF BRIDLE RIDGE III, A SUBDIVISION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 7, PAGE 173 C&D, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS

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



JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS OR JAMIE STEEN
Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

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COUNTY CLERK
VICTORIA COUNTY, TEXAS



NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

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

Date: May 05, 2015

Time: The sale will begin at 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 January 06, 1999 and recorded in Document CLERK'S FILE NO. 199900371 real property records of VICTORIA County, Texas, with AMY L. KALMUS AND JOSEPH F. KALMUS JR., grantor(s) and NORWEST MORTGAGE, INC., mortgagee.

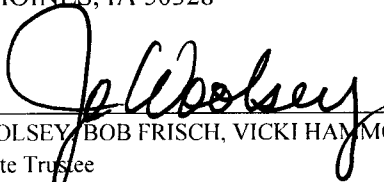
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by AMY L. KALMUS AND JOSEPH F. KALMUS JR., securing the payment of the indebtednesses in the original principal amount of \$110,250.00, and obligations therein described including but not limited to the promissory note and all modifications, 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 as follows:


SURFACE ONLY IN AND TO LOT SIXTEEN (16), BLOCK ONE (1), IN NORTH PARK ESTATES NO. 1, AN ADDITION TO THE COUNTY OF VICTORIA, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 6, PAGE 346, OF THE MAP AND PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

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.
ONE HOME CAMPUS
DES MOINES, IA 50328



JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS OR JAMIE STEEN
Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

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COUNTY CLERK
VICTORIA COUNTY, TEXAS



NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OF THE FOLLOWING INFORMATION FROM THIS INSTRUMENT BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

NOTICE OF TRUSTEE'S SALE

THE STATE OF TEXAS §
 § KNOW ALL MEN BY THESE PRESENTS:
COUNTY OF VICTORIA §

WHEREAS, by First Lien Deed of Trust dated August 11, 2010 and Second Lien Deed of Trust dated August 11, 2010, BENIGNO SANCHEZ conveyed to DENNIS J. KOWALIK, as Trustee, the following property situated in the County of Victoria, Texas, to-wit:

BEING 106.16 Acres situated in and a part of the Patrick Dowlan Survey, Abstract No. 156, Victoria County, Texas and being more particularly described by metes and bounds in Exhibit "A" attached hereto and incorporated herewith for all purposes.

THIS CONVEYANCE and the warranty herein contained are expressly MADE SUBJECT to any and all easements, rights-of-way, restrictions, ordinances, mineral or royalty reservations or conveyances, leases of every kind and character, and any and all other matters affecting the above-described property and appearing of record in the Office of the County Clerk of Victoria County, Texas;

(herein the "Property") to secure that one certain First Lien Promissory Note therein described in the original principal amount of \$1,300,000.00, executed by BENIGNO SANCHEZ, and made payable to LEONARD JOHNSON and DIAN L. JOHNSON (herein the "First Lien Note"), which such First Lien Deed of Trust is recorded in Clerk's Instrument #201007812, of the Official Records of Victoria County, Texas (herein "Deed of Trust");

(herein the "Property") to secure that one certain Second Lien Promissory Note therein described in the original principal amount of \$75,000.00, executed by BENIGNO SANCHEZ, and made payable to LEONARD JOHNSON and DIAN L. JOHNSON (herein the "Second Lien Note"), which such Second Lien Deed of Trust is recorded in Clerk's Instrument #201007813, of the Official Records of Victoria County, Texas (herein "Deed of Trust"); and

WHEREAS, default has occurred under the terms of the Note secured by the Deed of Trust; the indebtedness evidenced therein is now wholly due and the owner and holder of said indebtedness has requested the undersigned to sell the property to satisfy same.

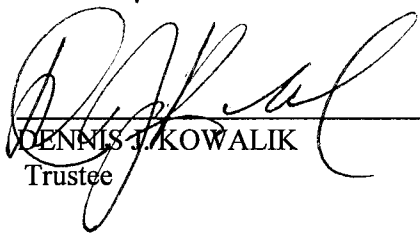
NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday the 5th day of May, 2015, I will sell for cash, the property in the area designated by the Commissioner's Court of Victoria County as the area where foreclosure sales are to take place, at the Victoria County Courthouse, Victoria, Texas, to the highest bidder. The time at which the sale will begin will be 10:00 a.m., or within three (3) hours after said time.

The Purchaser is hereby notified that the purchaser should seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyances or purchasing the property as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase or of which the purchaser is considering purchase.

In offering this property for sale at foreclosure pursuant to its deed of trust, neither the lien holder nor the duly appointed trustee or substitute trustee, as the case may be, make any warranties or representations, express or implied, regarding the compliance or non-compliance of this property with the Comprehensive Environmental Response, Compensation and Liability Act, ("CERCLA"), the Resource Conservation and Recovery Act, ("RCRA"), the Texas Solid Waste and Disposal Act, the Regulations of the United States Environmental Protection Agency, the Texas Water Commission, or any other Federal, State or local environmental law or regulation, which include, but are not limited to representations that the property has not been used (i) for the storage, transportation, processing or disposal of hazardous waste, industrial solid or municipal solid waste as those terms are defined in the Texas Solid Waste and Disposal Act, Tex. Rev. Civ. Stat. Ann. Art. 4477-7, or any toxic or hazardous wastes, substances or materials as identified under the Resource Conservation and Recovery Act of 1976 (42 U.S.C. § 6901 et seq.), as amended, the Comprehensive Environmental Response, Compensation and Liability Act (42 U.S.C. § 9601 et seq.), as amended, and the regulations of the United States Environmental Protection Agency, or (ii) in such a way as to create any environmental condition that is actionable under any Federal, State or local environmental law or regulation. Any such representations or warranties are expressly disclaimed hereby.

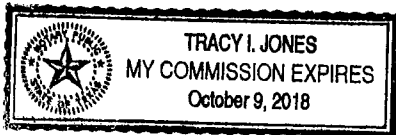
The Purchaser of the property at the foreclosure sale shall accept and take the property in its present condition and subject to any loss, claims, liability, damages, injunctive relief, injuries to person, property or natural resources, cost, expense, action, or cause of action, pursuant to any Federal, State or local law or regulation.

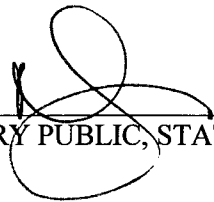
WITNESS my hand this the 1st day of April, 2015.


DENNIS J. KOWALIK
Trustee

THE STATE OF TEXAS §
COUNTY OF VICTORIA §

This instrument was acknowledged before me on this the 1st day of April, 2015, by DENNIS J. KOWALIK.




NOTARY PUBLIC, STATE OF TEXAS

FILED
on
2015 APR -6 P 1:23


COUNTY CLERK
VICTORIA COUNTY, TEXAS

EXHIBIT A

106.16 ACRE TRACT FIELDNOTE DESCRIPTION

STATE OF TEXAS }

COUNTY OF VICTORIA }

Being 106.16 acres situated in and a part of the Patrick Dowlan Survey, Abstract No. 156, Victoria County, Texas, all that certain 20.147 acre tract recorded in Volume 322, Page 404 of the Deed Records of Victoria County, Texas, and a 81.45 acre tract recorded in Volume 157, Page 170 of the Deed Records of Victoria County, Texas, which includes a 2.95 acre tract recorded in Volume 1578, Page 677 of the Deed Records of Victoria County, Texas. This 106.16 acres is more fully described by metes and bounds as follows;

BEGINNING at a point in Lone Tree Road on the common line of the Patrick Dowlan Survey (A-156) and the William Hawley Survey (A-177) to the South corner of this 106.16 acres;

THENCE, with the common line of this tract and the residue of a 154 acre tract recorded in Volume 321, Page 267 of the Deed Records of Victoria County, Texas;

N 46°25'33" W at 39.41 feet passing a 5/8 inch iron rod set beside a metal fence post on line; continuing on same course a TOTAL DISTANCE of 271.90 feet to a 5/8 inch iron rod found for a corner;

N 38°56'00" E (bearing reference line) a distance of 792.56 feet (deed call = 792.60 feet) to a 5/8 inch iron rod found for a corner of this 106.16 acres;

N 47°22'33" W (deed call = N 47°27'00" E, 2462.60 feet) a distance of 2469.72 feet to a 5/8 inch iron rod set by an existing corner post for the West corner of this 106.16 acres, also being the West corner of said 20.147 acre tract;

THENCE, with the common line of this tract and a 876.53 acre tract recorded in Volume 874, Page 151 of the Deed Records of Victoria County, Texas, as follows;

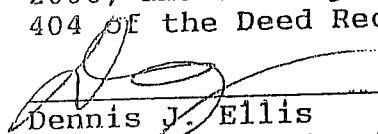
N 43°52'42" E a distance of 1597.05 feet to a 5/8 inch iron rod set beside an existing fence corner post for the North corner of this 106.16 acres;

S 46°23'14" E at 2758.71 passing a 5/8 inch iron rod set on line, a TOTAL DISTANCE of 2777.78 feet to a point for the East corner of this 106.16 acres;

THENCE, S 43°06'22" W with the common line of the Patrick Dowlan Survey and the William Hawley Survey a distance of 2344.24 feet to the PLACE OF BEGINNING; CONTAINING within these metes and bounds 106.16 acres, of which 1.57 acres is located in existing Lone Tree Road right of way.

A survey plat accompanies this description

The foregoing FIELDNOTE DESCRIPTION was prepared from an on the ground survey made under my direction and supervision on June 15, 2000, and bearings are based on a deed recorded in Volume 322, Page 404 of the Deed Records of Victoria County, Texas.


Dennis J. Ellis
Registered Professional
Land Surveyor
Texas NO. 4736

