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Debi Cooley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2023-06212-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.

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

Date: **10/3/2023**
Time: **The earliest time the sale will begin is 11:00 AM**
Place: Victoria County Courthouse, Texas, at the following location: 115 North Bridge Street, Victoria, TX 77901 FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

Lot No. Eighteen (18), in Block No. Ten (10), of SHADY OAKS SUBDIVISION V, a subdivision in Victoria County, Texas, according to the established map and plat of said Subdivision of record in Volume 6, Page 193, of the Map and Plat Records of Victoria County, Texas.

Commonly known as: 504 REASER DRIVE VICTORIA, TX 77905

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated **5/6/2014** and recorded in the office of the County Clerk of Victoria County, Texas, recorded on **5/6/2014** under County Clerk's File No **201405093**, in Book -- and Page -- The subject Deed of Trust was modified by Loan Modification recorded as Instrument 201610947 and recorded on 09/29/2016 and further recorded on 12/10/2021 in Instrument 202115135 and further recorded on 01/09/2023 in Instrument 202300229 of the Real Property Records of Victoria County, Texas.

Grantor(s): CINDY A. BARCROFT, AN UNMARRIED WOMAN

Original Trustee: Robert Frappier, Trustee

Substitute Trustee: Auction.com, Sandra Mendoza, Arnold Mendoza, Alexis Mendoza, Susan Sandoval, Leslye Evans, W D Larew, Sarah Mays, Jim Mills, Susan Mills, Russell Cain, Marilyn Cummings, Jan Regan, Tina Jacob, Ed Henderson, Pat Brennan, Rosie Trevino, Jim Chilcoat, Will Dabbs, Bob Frisch, Janice Stoner, Jodi Steen, Jo Woolsey, Nestor Solutions, LLC

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for PHH MORTGAGE CORPORATION, its successors and assigns

Current Mortgagee: Freedom Mortgage Corporation

T.S. #: 2023-06212-TX

Mortgage Servicer: Freedom Mortgage Corporation

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 referenced property securing the above referenced loan.

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 thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the 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. 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.

Obligations Secured - 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 (1) the promissory note in the original principal amount of \$66,276.00, executed by CINDY A. BARCROFT, AN UNMARRIED WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for PHH MORTGAGE CORPORATION, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

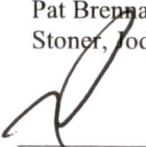
Freedom Mortgage Corporation
10500 Kincaid Drive
Fishers, IN 46037
Phone: 855-690-5900

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

T.S. #: 2023-06212-TX

Dated: 7/26/2

Auction.com, Sandra Mendoza, Arnold Mendoza, Alexis Mendoza, Susan Sandoval, Leslye Evans, W D Larew, Sarah Mays, Jim Mills, Susan Mills, Russell Cain, Marilyn Cummings, Jan Regan, Tina Jacob, Ed Henderson, Pat Brennan, Rosie Trevino, Jim Chilcoat, Will Dabbs, Bob Frisch, Janice Stoner, Jodi Steen, Jo Woolsey, Nestor Solutions, LLC



c/o Nestor Solutions, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705

FILED

2023 JUL 27 P 2: 50

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NOTICE OF SUBSTITUTE TRUSTEE'S SALE
COUNTY CLERK
VICTORIA COUNTY, TEXAS

T.S. #: 2022-03829

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.

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

Date: **10/3/2023**
Time: **The earliest time the sale will begin is 11:00 AM**
Place: Victoria County Courthouse, Texas, at the following location: 115 North Bridge Street , Victoria, TX 77901 FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

Being Lot Number Twenty-Two (22) in Block Number Three (3) of Meadowbrook Subdivision, an addition to the City of Victoria, Victoria County, Texas, according to the established Map and Plat of record in Volume 332, Page 30 of the Deed Records of Victoria County, Texas.

Commonly known as: 2901 Bluebonnet St Victoria, TX 77901

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated **12/11/2015** and recorded in the office of the County Clerk of Victoria County, Texas, recorded on **1/4/2016** under County Clerk's File No **201600048**, in Book -- and Page -- of the Real Property Records of Victoria County, Texas.

Grantor(s): ELIARO ROMERO, A SINGLE MAN
Original Trustee: CALVIN C. MANN, JR
Substitute Trustee: Auction.com, Sandra Mendoza, Arnold Mendoza, Alexis Mendoza, Susan Sandoval, Leslye Evans, W D Larew, Sarah Mays, Jim Mills, Susan Mills, Russell Cain, Marilyn Cummings, Jan Regan, Tina Jacob, Ed Henderson, Pat Brennan, Rosie Trevino, Jim Chilcoat, Will Dabbs, Bob Frisch, Janice Stoner, Jodi Steen, Jo Woolsey, Nestor Solutions, LLC
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CREDENCE FUNDING CORPORATION, its successors and assigns
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

T.S. #: 2022-03829

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 referenced property securing the above referenced loan.

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 thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the 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. 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.

Obligations Secured - 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 (1) the promissory note in the original principal amount of \$180,625.00, executed by ELIARO ROMERO, A SINGLE MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for CREDENCE FUNDING CORPORATION, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

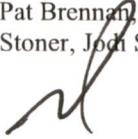
Freedom Mortgage Corporation
10500 Kincaid Drive
Fishers, IN 46037
Phone: 855-690-5900

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

T.S. #: 2022-03829

Dated: 7/26/23

Auction.com, Sandra Mendoza, Arnold Mendoza, Alexis Mendoza, Susan Sandoval, Leslye Evans, W D Larew, Sarah Mays, Jim Mills, Susan Mills, Russell Cain, Marilyn Cummings, Jan Regan, Tina Jacob, Ed Henderson, Pat Brennan, Rosie Trevino, Jim Chilcoat, Will Dabbs, Bob Frisch, Janice Stoner, Josh Steen, Jo Woolsey, Nestor Solutions, LLC



c/o Nestor Solutions, LLC
2850 Redhill Avenue, Suite 240
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Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC
2850 Redhill Avenue, Suite 240
Santa Ana, California 92705

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

DEED OF TRUST INFORMATION:

Date: 02/19/2015
Grantor(s): JAMES A. SIMS, UNMARRIED MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LOW VA RATES, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$241,668.00
Recording Information: Instrument 201502338
Property County: Victoria
Property: (See Attached Exhibit "A")
Reported Address: 103 WOODHAVEN DR, 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: NewRez LLC d/b/a Shellpoint Mortgage Servicing
Mortgage Servicer: Shellpoint Mortgage Servicing
Current Beneficiary: NewRez LLC d/b/a Shellpoint Mortgage Servicing
Mortgage Servicer Address: 75 Beattie Place, Suite 300, Greenville, SC 29601

SALE INFORMATION:

Date of Sale: Tuesday, the 3rd day of October, 2023
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(s) is/are no longer the area(s) designated by the Victoria County Commissioner's Court, at the area most recently designated by the Victoria County Commissioner's Court.

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, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, 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, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, 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.

Substitute Trustee(s): Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

FILED

2023 AUG 17 A 8:48

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J. L. Casler
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Certificate of Posting

I am _____ whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on _____ I filed and / or recorded this Notice of Foreclosure Sale at the office of the Victoria County Clerk and caused it to be posted at the location directed by the Victoria County Commissioners Court.

By: _____

Exhibit "A"

LOT ONE (1), IN BLOCK ONE (1), WOODWAY III, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 6, PAGE 312 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Our Case No. 23-03954-FC

FILED

**APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE**

2023 AUG 22 A 10:29

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Jodi Steen
COUNTY CLERK
VICTORIA COUNTY, TEXAS

THE STATE OF TEXAS
COUNTY OF VICTORIA

Deed of Trust Date:
June 20, 2013

Property address:
709 PHEASANT DR
VICTORIA, TX 77905

Grantor(s)/Mortgagor(s):
STEPHEN GONZALES AND TARAH K GONZALES,
HUSBAND AND WIFE

LEGAL DESCRIPTION: BEING Lot Number Five (5), in Block Number One (1), of QUAIL CREEK WEST, BLOCK ONE, an addition in Victoria County, Texas, according to the established map and plat of said addition of record in Volume 5, at Page 16 of the Plat Records of Victoria County, Texas, to which reference is heremade for descriptive purposes.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR
WALLICK AND VOLK, INC., ITS SUCCESSORS AND
ASSIGNS

Earliest Time Sale Will Begin: 11:00 AM

Current Mortgagee:
PENNYMAC LOAN SERVICES, LLC

Date of Sale: OCTOBER 3, 2023

Property County: VICTORIA

Original Trustee: GENEVA B. TURNER

Recorded on: June 25, 2013
As Clerk's File No.: 201307712
Mortgage Servicer:
PENNYMAC LOAN SERVICES, LLC

Substitute Trustee:
Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza,
Janice Stoner, Jodi Steen, Alexis Mendoza, Susan Sandoval,
Leslye Evans, W D Larew, Sarah Mays, Marinosci Law
Group PC

Substitute Trustee Address:
c/o Marinosci Law Group, PC
16415 Addison Road, Suite 725
Addison, TX 75001
(972) 331-2300

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 and/or Mortgage Servicer 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, Arnold Mendoza, Sandra Mendoza, Janice Stoner, Jodi Steen, Alexis Mendoza, Susan Sandoval, Leslye Evans, W D Larew, Sarah Mays, Marinosci Law Group PC, 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, OCTOBER 3, 2023** 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 cash at the place and date specified. The sale will be conducted at the Victoria County Courthouse, 115 N. Bridge Street, Victoria, TX 77901 as 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 and/or Mortgage Servicer 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

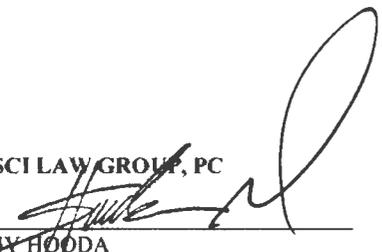
Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed 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,

8/18/23

MARINOSCI LAW GROUP, PC

By:


SAMMY HOODA
MANAGING ATTORNEY

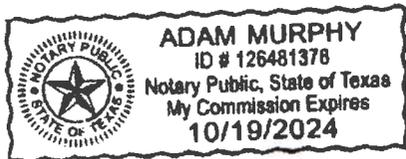
THE STATE OF TEXAS

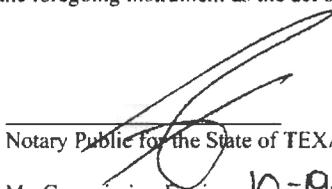
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 18 day of AUGUST 2023, personally appeared SAMMY HOODA, known to me, who identified herself/himself to be the MANAGING ATTORNEY 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 and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)




Notary Public for the State of TEXAS

My Commission Expires: 10-19-24

ADAM MURPHY
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD, #200
WESTLAKE VILLAGE, CA 91361
Our File No. 23-03954

Return to: MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER
16415 Addison Road, Suite 725
Addison, TX 75001

113 Wearden Drive
Victoria, Texas 77904

2023 AUG 31 P 12:07

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Delia C. Gentry
COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF FORECLOSURE

Notice is hereby given of a public nonjudicial foreclosure sale.

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

Being the Southwesterly One-Half (1/2) of Lot No. Twenty-Three (23) of Spring Creek Acres, a subdivision in Victoria County, Texas according to the established map and plat of record in Volume 3, Page 77, Map and Plat Records of Victoria County, Texas; said portion of Lot Twenty-Three (23) being more particularly described by metes and bounds on attached Exhibit "A".

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

Date: October 3, 2023

Time: The sale shall begin no earlier than 11:00 A.M. or no later than three hours thereafter. The sale shall be completed by no later than 2:00 P.M.

Place: FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.

Notice of the date of any rescheduled foreclosure sale will be reposted and re-filed in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or re-filing may be after the date originally scheduled for this sale.

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 beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

4. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Roy Coronado and Tonya Lynette Coronado. The deed of trust is dated May 20, 2022 and filed in the Real Property Records of Victoria County as Document Number 202205973.

113 Wearden Drive
Victoria, Texas 77904

5. Obligations Secured. 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 (1) the promissory note in the original principal amount of \$146,000.00, executed by Roy Coronado and Tonya Lynette Coronado, and payable to the order of NRH XI, LLC, a Texas limited liability company; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Roy Coronado and Tonya Lynette Coronado. NRH XI, LLC, a Texas limited liability company is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned:

Law Office of Samuel E. Sprowles
7001 Westwind Drive, Suite V-6
El Paso, Texas 79912
Attention: Samuel E. Sprowles
Telephone:(915) 532-0222

6. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has requested that the Trustee, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner, Jodi Steen and/or Samuel E. Sprowles, c/o Samuel E. Sprowles, 7001 Westwind Drive, El Paso, Texas 79912 conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

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

EXECUTED this 29th day of August 2023.



Samuel E. Sprowles

EXHIBIT "A"

BEING the Southwesterly one-half (1/2) of Lot No. Twenty-Three (23) of Spring Creek Acres, a subdivision in Victoria County, Texas, according to the established map and plat of said subdivision, duly recorded in the Volume 3, page 77, of the Map and Plat records of Victoria County, Texas, to which map and plat and its recordation reference is herenow made for all purposes; said portion of Lot No. Twenty-Three (23), being described by metes and bounds as follows, to-wit:

BEGINNING at a stake in Wearden Drive, which said point is the most Northerly corner of Lot No. Twenty-two (22) and the most Westerly corner of Lot No. Twenty-three (23), Spring Creek Acres;

THENCE South 45° 15' East with the common boundary line between Lot No. Twenty-two (22) and Lot No. Twenty-three (23), Spring Creek Acres, a distance of 554.1 feet to a stake for corner, said stake also marking the most Southerly corner of Lot No. Twenty-three (23) and the most Easterly corner of Lot No. Twenty-two (22), Spring Creek Acres;

THENCE North 43° 55' East with a boundary line of Lot No. Twenty-three (23), Spring Creek Acres, a distance of 196.7 feet to a stake for corner.

THENCE North 45° 15' West, parallel to the common boundary line between Lot No. Twenty-Two (22) and Lot No. Twenty-three (23), Spring Creek Acres, a distance of 553.6 feet to a stake for corner in Wearden Drive;

THENCE South 44° 01' West along Wearden Drive, a distance of 196.7 feet to the PLACE OF BEGINNING, and being further described as the Southwesterly one-half (1/2) of Lot No. Twenty-three (23), Spring Creek Acres, a subdivision in Victoria County, Texas, according to the established map and plat of said subdivision, duly recorded in Volume 3, Page 77, of the Map and Plat Records of Victoria County, Texas.

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M. D.

M. D. Cooper
COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

The State of Texas §
County of Victoria §

§ KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated April 4, 2019, Ashley J. Pall conveyed to Kelly Garrett Kucera, as Trustee, the following property situated in the County of Victoria, Texas, to-wit:

Being a 0.2212 acre tract of land known as the north one-half of Lot 4, in Block 103 of the Original Townsite to the City of Victoria, Victoria County, Texas according to the established map and plat of said townsite recorded in Volume 3, Page 67, of the Plat Records of said County, and being more fully and particularly described on Exhibit "A" attached hereto and incorporated herein by reference for all purposes

(herein the "Property") to secure that one certain Promissory Note therein described in the original principal amount of \$300,000.00 executed by Ashley J Pall, and made payable to the order of Douglas E. Meis (herein the "Note"), which such Deed of Trust is recorded under Instrument Number 201904342 of the Official Records of Victoria County, Texas (herein "Deed of Trust"); and

WHEREAS, the undersigned has been appointed as Substitute Trustee in the place and stead of Kelly Garrett Kucera, Trustee, in the aforesaid Deed of Trust, said appointment being in the manner authorized by the 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, October 3, 2023 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, (being the FRONT OF THE EAST DOOR OF THE COURTHOUSE ANNEX BUILDING LOCATED ON NORTH BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE) at the Victoria County Courthouse Annex, N. Bridge Street, Victoria, TX 77901, to the highest bidder. The time at which the sale will begin will be 11:00 a.m., or within three (3) hours after said time.

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 6 day of September, 2023.

Janis L. Scott

Janis L. Scott or J. Milton Chapman
Substitute Trustee
Anderson, Smith, Null & Stofer, LLP,
4611 E. Airline, Ste. 202
Victoria, TX 77904

Exhibit A

0.2212 ACRE

THE STATE OF TEXAS)
THE COUNTY OF VICTORIA)

BEING a 0.2212 acre tract of land known as the north one-half of Lot 4, in Block 103 of the Original Townsite to the City of Victoria, Victoria County, Texas according to the established map and plat of said townsite recorded in Volume 3, Page 57, of the Plat Records of said County, and being that same tract of land as conveyed by J.L. Hausmann, et ux to Douglas E. Meis according to instrument recorded in Volume 9, Page 688 of the Official Records of said County, said 0.2212 acre tract of land being more fully described by notes and bounds as follows:

BEGINNING, at a 3/8 inch iron rebar with a yellow cap marked "U.S.I. RPLS 4943" set for the northeast corner of the herein described tract, same being the intersection of the south right-of-way of West Stayton Street (55.60' R.O.W.) and the west right-of-way of Bridge Street (55.60' R.O.W.);

THENCE, South 20 deg. 06' 00" West, with the west right-of-way of said Bridge Street, a distance of 69.42 feet to a point for the southwest herein described tract, same being the common northeast corner of that certain tract of land known as the south one-half of Lot 4, Block 103 of the Townsite of Victoria as conveyed by Irene Louise Hopkins to Melvin Morris, et ux according to instrument recorded in Volume 675, Page 317 of the Deed Records of said County;

THENCE, North 70 deg. 00' 00" West, with the common line of said Morris tract, a distance of 138.83 feet to a point for the southwest corner of the herein described tract, same being the common northeast corner of that certain tract of land known as the south one-half of Lot 3, Block 103 of the City of Victoria as conveyed by Quere Federal Savings and Loan Association to Myra Starkey according to instrument recorded in Volume 4, Page 448 of the Official Records of said County, further being the southeast corner of Lot 22-A, in Block 103 of the Original Townsite Resubdivision No. 25 according to instrument recorded in Volume 7, Page 74-D of the Plat Records of said County;

THENCE, North 20 deg. 06' 00" East, with the common line of said Lot 22-A, Block 103 of the Original Townsite Resubdivision No. 25, a distance of 69.42 feet to a 3/8 inch diameter iron rebar with a yellow cap marked "U.S.I. RPLS 4943" set for the northwest corner of the herein described tract, same being the northeast corner of said Lot 22-A, Block 103 of the Original Townsite Resubdivision No. 25, further being in the south right-of-way of said Stayton Street;

THENCE, South 70 deg. 00' 00" East, with the south right-of-way of said Stayton Street, a distance of 138.83 feet to the POINT OF BEGINNING, CONTAINING within these notes and bounds a 0.2212 acre tract of land more or less.

The foregoing field notes description and accompanying survey plat were prepared from an actual survey made on the ground under my supervision in April 1999, and is true and correct to the best of my knowledge and belief.

Terry F. Huddick
Terry F. Huddick

Registered Professional Land Surveyor
Texas No. 4943 4/29/99



210443

2023 SEP 12 P 2: 22

Notice of Trustee's Sale

Date: September 12, 2023

M. D.
Victoria County Clerk
VICTORIA COUNTY, TEXAS

Trustee: Stephen A. Beal

Street Address for Trustee: PO Box 195607, Dallas County, Texas 75219

Current Owner and Holder of the Note and Deed of Trust: BP-Residential, L.L.C.

Obligation: Real Estate Lien Note dated April 29, 2022, from Maker, Nailea Janett Orozco Marin to Payee, BP-Residential, L.L.C., in the original principal amount of \$110,000.00

Deed of Trust

Date: April 29, 2022

Recording Information: Filed on May 17, 2022, and recorded under document number 202205574 Official Public Records of VICTORIA County, Texas

Grantor: Nailea Janett Orozco Marin

Trustee: Stephen A. Beal

Beneficiary: BP-Residential, L.L.C.

Property: BEING Lot Number Nine (9), in Block Number Six (6), of MAYFAIR TERRACE, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 3, Page 23 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.

Date of Sale (first Tuesday of month): October 3, 2023

Time of Sale: The sale will begin no earlier than 10:00 AM, and no later than three hours thereafter.

Place of Sale: Victoria County Courthouse

Default has occurred under the Deed of Trust. The current owner and holder of the Real Estate Lien Note and the Deed of Trust has instructed the Trustee to offer the Property for sale toward the satisfaction of the Real Estate Lien Note, by a nonjudicial foreclosure sale in accordance with the power of sale granted by the Deed of Trust.

Notice is given that on the Date of Sale, the Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS", without any express or implied warranties, except warranties of title.

Terms of Sale. The sale will be conducted as a public auction to the highest bidder. If the highest bidder is someone other than the Lender, the purchase price will be payable in cash or its equivalent, at the discretion of the Trustee, and will be payable immediately on acceptance of the bid by the Trustee. If the Lender is the highest bidder, payment will be by a credit on the Obligation, as permitted by the Deed of Trust.

Those persons and entities desiring to purchase the Property at the public auction, other than the Lender, will need to demonstrate their ability to pay cash on acceptance of the bid by the Trustee.

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 from the lien of the Deed of Trust, as shown in the public records of the county where the Property is located. Prospective bidders are strongly urged to examine the applicable public records to determine the nature and extent of such matters, if any.

The Trustee may sell the Property in one or more parcels and/or sell all or only part of the Property.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

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

"Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active 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."


STEPHEN A. BEAL, TRUSTEE