

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 5/27/2014	Grantor(s)/Mortgagor(s): ADRIAN MARTINEZ AND TIFFANY ANN MARTINEZ, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR WALLICK AND VOLK, INC. A CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 201405924	Property County: VICTORIA
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 5/7/2024	Earliest Time Sale Will Begin: 11:00 AM
Place of Sale of Property: Victoria County Courthouse, 115 N. Bridge Street, Victoria, TX 77901 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: BEING LOT NUMBER THIRTY-EIGHT (38), IN BLOCK NUMBER FOURTEEN (14), OF CASTLE HILL NORTH SECTION I, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 4, PAGE 25 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, REFERENCE TO WHICH MAP AND PLAT IS HEREMADE AND INCORPORATED HEREIN FOR ALL PURPOSES.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com, Janice Stoner or Jodi Steen, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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 beneficiary therein

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.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

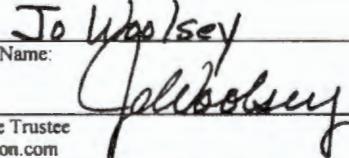
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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.

Dated: 2/20/2024



Thuy Frazier, Attorney
 McCarthy & Holthus, LLP
 1255 West 15th Street, Suite 1060
 Plano, TX 75075
 Attorneys for PennyMac Loan Services, LLC

Dated: 2-22-24



Printed Name: _____

Substitute Trustee
 c/o Auction.com
 1255 West 15th Street, Suite 1060
 Plano, TX 75075

MH File Number: TX-24-101447-POS
 Loan Type: FHA

FILED
 2024 FEB 23 A 8:36
 SD
 Jodi Casler
 COUNTY CLERK
 VICTORIA COUNTY, TEXAS

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEES

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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: February 21, 2024

NOTE: Note described as follows:

Date: August 29, 2019
Maker: GARY LOPEZ
Payee: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING,
successor to the original lender
Original Principal
Amount: \$86,996.00

DEED OF TRUST: Deed of Trust described as follows:

Date: August 29, 2019
Grantors: GARY LOPEZ; VERONICA LOPEZ
Trustee: MEWAEL GHEBREMICHAEL
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING,
successor to the original lender
Recorded: INSTRUMENT NO. 201909831, WHICH WAS RECORDED IN THE
REAL PROPERTY RECORDS OF VICTORIA COUNTY, TEXAS.

LENDER: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

BORROWER: GARY LOPEZ

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN VICTORIA COUNTY, TEXAS, AS DESCRIBED

IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: JO WOOLSEY, BOB FRISCH, ARNOLD MENDOZA, SANDRA MENDOZA, ADOLFO RODRIGUEZ, JANICE STONER OR JODI STEEN, OR DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, Eighth Floor
Dallas, TX 75219

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

MAY 7, 2024, the first Tuesday of the month, to commence at 11:00 AM, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In VICTORIA County, Texas, AT THE FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

RECITALS

Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful

bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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.

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date: August 29, 2019
Grantors: GARY LOPEZ; VERONICA LOPEZ
Trustee: MEWAEL GHEBREMICHAEL
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING,
successor to the original lender
Recorded: INSTRUMENT NO. 201909831, WHICH WAS RECORDED IN THE
REAL PROPERTY RECORDS OF VICTORIA COUNTY, TEXAS.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN VICTORIA COUNTY, TEXAS, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, **SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.**

SUBSTITUTE TRUSTEE: JO WOOLSEY, BOB FRISCH, ARNOLD MENDOZA, SANDRA MENDOZA, ADOLFO RODRIGUEZ, JANICE STONER OR JODI STEEN, OR DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, Eighth Floor
Dallas, TX 75219

Each Substitute Trustee is appointed **effective as of February 21, 2024**, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By: [Signature]

Name: Danika L. Lopez, Attorney for
NEWREZ LLC D/B/A SHELLPOINT
MORTGAGE SERVICING successor to the
original lender

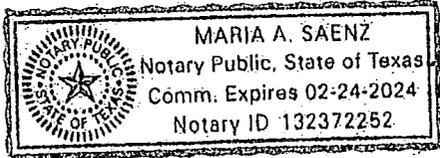
THE STATE OF TEXAS

§
§
§

COUNTY OF DALLAS

BEFORE ME, the undersigned authority, on this day appeared DANIKA L. LOPEZ,
and after being by me duly sworn, stated that he executed the foregoing instrument for the
purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on February 21, 2024.



[Signature]
Notary Public, State of Texas

Notice of Sale executed by:
[Signature]

Name: David Garvin

Substitute Trustee

EXHIBIT A

Being a 0.20 acre tract of land situated in Lot 2 Block 91 of the Original Town Site to the Town of Victoria, Victoria County, Texas, (VOL 3 PG 67) , said 0.20 acre being that same 0.20 acre tract of land described in that deed to Joe Greer recorded in Instrument No. 201801803 of the Official Records of Victoria County, Texas, said 0.20 acre being more fully described by metes and bounds as follows;

BEGINNING at a 5/8 inch iron rod set and replacing a bent iron rod at the intersection of the north line of W. Second Street and the east line of S. Glass Street, same being the southwest corner of said Lot 2 of Block 91 and the southwest corner of the Greer tract and the southwest corner of the herein described tract;

THENCE, N 20 deg. 06 min 00 sec. E., a distance of 92.60 feet along the east line of S. Glass Street to an existing axle, said axle being the northwest corner of the Greer tract, same being the southwest corner of that 1287.38 s.f. tract described in Vol 110 Pg 570 of the Official records of Victoria County, Texas, said axle also being the northwest corner of the herein described tract;

THENCE, S.70 deg. 04 min. 36 sec. E, a distance of 92.58 feet along the north line of the Greer tract and the south line of the 1287.38 s.f. tract to an existing 3/4 inch iron pipe, said pipe being the northeast corner of the Greer tract and the southeast corner of the 1287.38 s.f. tract, said pipe also being the northeast corner of the herein described tract;

THENCE, S.20 deg. 01 min 51 sec. W., a distance of 92.72 feet along east line of the Greer tract same being the west line of the east 1/3 of Lot 2 (Instrument No. 2013132128 of the Official Records of Victoria County, Texas), to an existing 3/4 inch iron pipe in the north line of W. Second Street said iron pipe being the southeast corner of the Greer tract and the southeast corner of the herein described tract;

THENCE, N. 70 deg. 00 min 00 sec. W. (Base bearing for W. Second Street shown in Greer Deed), a distance of 92.59 feet along the north line of W. Second Street, same being the south line of Lot 2 and the south line of the Greer tract to the PLACE OF BEGINNING, containing within these metes and bounds 0.20 acre of land.

FILED

2024 FEB 27 P 4: 16

MD
Diana Casler
COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF FORECLOSURE SALE

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

1. **Property to Be Sold.** The property to be sold is described as follows: FIELDNOTE DESCRIPTION OF A 8093 SQUARE FOOT TRACT OF LAND BEING THE EASTERLY PORTION OF LOT NUMBER ONE (1) IN BLOCK NUMBER TWENTY-FOUR (24) OF HALL'S ADDITION (01-29 P.R.) IN MAIN TOWN OF THE ORIGINAL FOUR LEAGUE GRANT TO THE TOWN OF VICTORIA, VICTORIA COUNTY, TEXAS AND BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 5/8 INCH STEEL ROD FOUND FOR THE SOUTHEAST CORNER OF SAID LOT NUMBER ONE IN THE NORTH RIGHT-OF-WAY LINE OF SABINE ST. (55.6 FEET R.O.W.)

THENCE, ALONG SAID RIGHT-OF-WAY LINE, SOUTH 85 DEGREES 27 MINUTES WEST, 58.06 FEET TO A 5/8 INCH STEEL REBAR SET WITH 3/4 INCH YELLOW AND BLACK POLYPROPYLENE BARRICADE FLAGGING ATTACHED FOR SOUTHWEST CORNER, SAME BEING THE SOUTHEAST CORNER OF THE JAMES PAUL EICHHOLZ TRACT (200202627);

THENCE, ALONG THE COMMON LINE OF THIS AND SAID EICHHOLZ TRACTS, NORTH 04 DEGREES 33 MINUTES WEST, 139.40 FEET TO A POINT FOR THEIR COMMON CORNER AND NORTHWEST CORNER OF THIS DESCRIPTION;

THENCE, NORTH 85 DEGREES 27 MINUTES EAST, 58.06 FEET TO A POINT FOR THE NORTHEAST CORNER OF THIS TRACT AND SAID LOT NUMBER ONE;

THENCE, ALONG THE EAST LINE OF THIS PARCEL, SOUTH 04 DEGREES 33 MINUTES EAST, AT 2.00 FEET PASS A 5/8 FEET STEEL REBAR SET WITH 3/4 INCH YELLOW AND BLACK POLYPROPYLENE BARRICADE FLAGGING ATTACHED FOR REFERENCE TO CORNER, AT 70.02 FEET PASS A 5/8 INCH STEEL REBAR FOUND AND CONTINUING FOR AN OVERALL DISTANCE OF 139.40 FEET TO THE PLACE OF BEGINNING; CONTAINING WITHIN THESE METES AND BOUNDS 8093 SQUARE FEET OF LAND.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 03/19/2009 and recorded in Document 200903024 real property records of Victoria County, Texas.

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

Date: 05/07/2024

Time: 11:00 AM

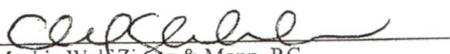
Place: Victoria County, Texas at the following location: FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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.

5. **Obligations Secured.** The Deed of Trust executed by RIKA GANN, provides that it secures the payment of the indebtedness in the original principal amount of \$48,926.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F is the current mortgagee of the note and deed of trust and CARRINGTON MORTGAGE SERVICES LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F c/o CARRINGTON MORTGAGE SERVICES LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.


Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
✓ Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.xome.com or (844) 400-9663

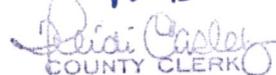
Certificate of Posting

I am _____, whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on _____ I filed 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.

FILED

2024 MAR -7 P 12: 06

MD


HEIDI CASLEY
COUNTY CLERK
VICTORIA COUNTY, TEXAS

FILED

209 WOODRIDGE DR
VICTORIA, TX 77904

2024 MAR 01 A 09:50
0000010083772

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

SO
Diana Casley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

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 07, 2024

Time: The sale will begin at 11:00 AM 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 05, 2016 and recorded in Document INSTRUMENT NO. 201605189 real property records of VICTORIA County, Texas, with HEATHER HAUBOLDT FKA HEATHER D GOAD A MARRIED WOMAN AND CHARLES HAUBOLDT III HER HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by HEATHER HAUBOLDT FKA HEATHER D GOAD A MARRIED WOMAN AND CHARLES HAUBOLDT III HER HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$274,884.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o ROCKET MORTGAGE, LLC
635 WOODWARD AVE.
DETROIT, MI 48226



209 WOODRIDGE DR
VICTORIA, TX 77904

00000010083772

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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead JO WOOLSEY, BOB FRISCH, ARNOLD MENDOZA, SANDRA MENDOZA, JODI STEEN, JANICE STONER, JOHN SISK, AMY ORTIZ, ALEENA LITTON, DANIEL MCQUADE, VANNA HO, ADOLFO RODRIGUEZ OR AUCTION.COM whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on _____ I filed at the office of the VICTORIA County Clerk and caused to be posted at the VICTORIA County courthouse this notice of sale.

Declarants Name: _____

Date: _____

209 WOODRIDGE DR
VICTORIA, TX 77904

00000010083772

00000010083772

VICTORIA

EXHIBIT "A"

LAND SITUATED IN THE CITY OF VICTORIA IN THE COUNTY OF VICTORIA IN THE STATE OF TX

BEING LOT NUMBER TWO (2), IN BLOCK NUMBER TWO (2), OF WOODWAY III, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 6, PAGE 312 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSE

COMMONLY KNOWN AS: 209 WOODRIDGE DR, VICTORIA, TX 77904-1157

FILED

2024 MAR 21 A 8:50

0000010087013

SO.

Deirdre Casley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

207 BYRON LANE
VICTORIA, TX 77901

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 07, 2024

Time: The sale will begin at 11:00 AM 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 20, 2010 and recorded in Document INSTRUMENT NO. 201001435 real property records of VICTORIA County, Texas, with MELVA PLUNKETT, A SINGLE PERSON, grantor(s) and WELLS FARGO BANK, N.A., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by MELVA PLUNKETT, A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$98,911.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD
FORT MILL, SC 29715



NTSS0000010087013

207 BYRON LANE
VICTORIA, TX 77901

00000010087013

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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead JO WOOLSEY, BOB FRISCH, ARNOLD MENDOZA, SANDRA MENDOZA, JODI STEEN, JANICE STONER, JOHN SISK, AMY ORTIZ, ALEENA LITTON, DANIEL MCQUADE, VANNA HO, ADOLFO RODRIGUEZ OR AUCTION.COM whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on _____ I filed at the office of the VICTORIA County Clerk and caused to be posted at the VICTORIA County courthouse this notice of sale.

Declarants Name: _____

Date: _____

207 BYRON LANE
VICTORIA, TX 77901

00000010087013

00000010087013

VICTORIA

EXHIBIT "A"

BEING LOT NUMBER FOUR (4), IN BLOCK NUMBER EIGHT (8), OF FLEETWOOD SUBDIVISION SECTION III, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 6, PAGE 170 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

FILED

FILE No. 10334
County Clerk, Victoria County, Texas

2024 MAR 28 A 10:18
SD

Shirley G. ...
COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS §
 §
COUNTY OF VICTORIA §

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 sent written notice of the active duty military service to the sender of this notice immediately.

Notice is hereby given that a public sale at auction of the Property (as that term is defined and described below) will be held at the date, time, and place specified in this notice.

DEED OF TRUST INFORMATION:

- Dated:** December 19, 2018
- Grantor:** Gabriel Molina
- Trustee:** Michael Baucum or Laurie Ann Baucum
- Lender:** A&M Heritage Holdings, LTD., d/b/a A&M Investment
- Recorded in:** recorded as instrument number 201900442 of the real property records of Victoria County, Texas.
- Secures:** Real Estate Lien Note ("Note") in the original principal amount of \$64,500.00, executed by Gabriel Molina ("Borrower") and payable to the order of Lender.
- Property:** The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, and all rights and appurtenances thereto
- Substitute Trustee:** Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner, or Jodi Steen.
- Substitute Trustee's Address:** c/o Brough & Resendez, PLLC, 1213 W. Slaughter Ln., Ste. 100, Austin, Texas 78748

DATE OF SALE: May 7, 2024
TIME OF SALE: Between the hours of 10:00 a.m. and 4:00 p.m. The earliest time at which

the sale will commence is 11:00am, and the sale will commence no later than 2:00pm

PLACE OF SALE: Front of the east door of the Courthouse building located at 115 North Bridge Street or as designated by the County Commissioner's Office.

PROPERTY TO BE SOLD: The property to be sold is described as follows:

Being Lot Number Fourteen (14), in Block Number One (1) of Cunningham Subdivision, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 508, Page 29 of the Deed Records of Victoria County, Texas, to which reference is here made for descriptive purposes.

TERMS OF SALE: The foreclosure sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be credited against the indebtedness secured by the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the foreclosure sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

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

The foreclosure sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the foreclosure sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the foreclosure sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold **without any expressed or implied warranties, including but not limited to the implied warranties of merchantability and fitness for a particular purposes, except as to the warranties (if any) provided for under the Deed of Trust.** The Property shall be sold "AS-IS", purchaser 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 the title to be acquired. Purchaser will receive whatever interest Grantor and Grantor's assigns have in the Property, subject to any liens or interest of any kind that may survive the sale. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property and to consult counsel of their own choice prior to participating in the sale of the Property.

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

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.

/s/ Trenton L. Brough _____
Trenton L. Brough
Brough & Resendez, PLLC
Attorney for A&M Heritage Holdings d/b/a A&M
Investment

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, by that one certain Deed of Trust dated July 23, 2019, recorded Document No. 201908205 in the Official Public Records of Victoria County, Texas (the "Deed of Trust"), to which record reference is here made for all purposes, Ervin Allen Hughes III and Yentamy K. Hughes (hereinafter called the "Mortgagor" whether one or more) granted, sold and conveyed to the Trustee named therein the real property described in Exhibit "A" attached hereto and made a part hereof for all purposes (said real property, together with any and all appurtenances, improvements and fixtures of any kind located thereon or pertaining thereto, and together with any personal property located thereon or pertaining thereto to the extent such personal property is described in and covered by the Deed of Trust, being collectively referred to herein as the "Property"), in order to secure payment of that one certain promissory note dated July 23, 2019, in the original principal sum of \$274,500.00 executed by Ervin Allen Hughes III and made payable to the order of Texas Dow Employees Credit Union (said promissory note, as modified or extended by any modifications or extensions thereof, being herein referred to as the "Note"), and payment of any and all other indebtedness secured by and described in the Deed of Trust; and

WHEREAS, Texas Dow Employees Credit Union ("Beneficiary") is the legal owner and holder of the Note and the beneficiary of the Deed of Trust; and

WHEREAS, pursuant to authority granted in the Deed of Trust, Beneficiary did appoint and designate the undersigned whose street address is 6700 N. New Braunfels Avenue, San Antonio, Texas 78209, as Substitute Trustee to act under the Deed of Trust instead of the original Trustee named therein; and

WHEREAS, the Note is in default and the entire unpaid balance thereof is due and payable and Beneficiary has demanded payment from Ervin Allen Hughes III and intends to have the power of sale set forth in the Deed of Trust enforced; and

WHEREAS, Beneficiary has directed the undersigned, as Substitute Trustee, to enforce the power of sale granted under the Deed of Trust over the Property for the purpose of collecting the indebtedness secured thereby, after giving notice of the time, place and terms of such sale and of the property to be sold in compliance with the terms of the Deed of Trust and the laws of the State of Texas;

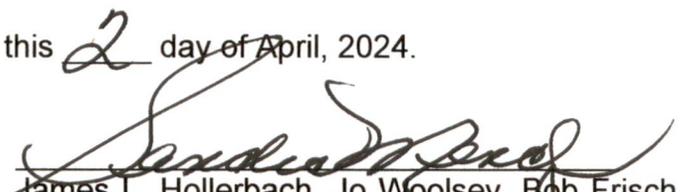
NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS:

THAT I, James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee, hereby give notice that, after due publication of this Notice by posting it at the courthouse door of Victoria County, Texas at least twenty-one (21) days preceding the date of the foreclosure sale of the Property (as stated below), and after having filed this Notice in the Foreclosure Records of Victoria County, Texas, at least twenty-one (21) days preceding the date of such sale, and after having given written notice at least twenty-one (21) days preceding the date of such sale by certified mail to each debtor obligated to pay the Note and the indebtedness secured by the Deed of Trust at the address of each such debtor

according to the records of Beneficiary as required by the Deed of Trust and the laws of the State of Texas, I will sell the Property at public auction to the highest bidder or bidders for cash at the area in front of the east door of the Victoria County Courthouse building located at 115 N. Bridge Street or as otherwise designated by the Victoria County Commissioners Court, at 11:00 a.m. (at the earliest), or within three (3) hours thereafter, on May 7, 2024, that being the first Tuesday of that month.

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. The sender of the Notice is Diann M. Bartek and can be notified of the active duty military service at 112 E. Pecan, Ste. 1800, San Antonio, Texas 78205.

Executed in multiple originals on this 2 day of April, 2024.


James L. Hollerbach, Jo Woolsey, Bob Frisch,
Arnold Mendoza, Sandra Mendoza, Janice
Stoner or Jodi Steen, Substitute Trustee
6700 N. New Braunfels Avenue,
San Antonio, Texas 78209

STATE OF TEXAS §
 §
COUNTY OF DUKE §

This instrument was acknowledged before me on the 2 day of April, 2024, by James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee, on behalf of said Trust.




Notary Public, State of Texas

PROPERTY DESCRIPTION

Being Lot Number Twenty-four (24), in Block Number Three (3), of Woodway III, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 6, at Page 312 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.

FILED

2024 APR -2 P 4: 14

SD

Patricia Vasquez
COUNTY CLERK
VICTORIA COUNTY, TEXAS

EXHIBIT "A"

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Property To Be Sold. Lot Twenty-Four (24), Block Three (3) of VICTORIA PLAZA, in the S.Wells Survey, Abstract 349 of Victoria County, Texas, being further described in 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: May 7, 2024
Time: The sale shall begin no earlier than 10 A.M. or no later than three hours hereafter. The sale shall be completed by no later than 4:00 P.M.
Place: THE DESIGNATED AREA FOR FORECLOSURES AT THE VICTORIA COUNTY COURTHOUSE IN VICTORIA, TEXAS.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiling 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 (and security interest) foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust (and security agreement--financing statement) executed by ISMAEL I. CALANDRELI and ELIABETH M. CALANDRELI. The deed of trust is dated March 5, 2023, and is recorded in the office of the County Clerk of VICTORIA COUNTY, TEXAS, under County Clerk's File No. 202302629 of the Real Property Records of VICTORIA COUNTY, TEXAS.

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 THIRTY-FOUR THOUSAND DOLLARS (\$34,000.00) executed by ISMAEL I. CALANDRELI and ELIABETH M. CALANDRELI and payable to the order of DEL PEG, LLC, (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ISMAEL I. CALANDRELI and ELIABETH M. CALANDRELI to DEL PEG, LLC. DEL PEG, LLC, 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 or to the beneficiary, DEL PEG, LLC, P.O. Box 171, Orchard, Texas 77464, please call (281) 773-3989.

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

Dated: April 3, 2024


ELIZABETH KELLNER, Trustee

Being a tract of land 80.0' x 120.0' x 80.0' x 120.0' out of the S. Wells Survey, Abstract 349, Victoria County, Texas; which said tract of land herein conveyed is described by metes and bounds as follows, to-wit:

BEGINNING at a point in the northern boundary line of Northridge Drive, which point of beginning is south 54 deg. 10' west, a distance of 79.50' from a point marking the intersection of the said northern boundary line of Northridge Drive and the eastern boundary line of Morrow Street, and which said point of beginning also marks the southeast corner of Lot Twenty-four (24), Block Three (3), Victoria Plaza, all according to that certain map or plat of Victoria Plaza completed August, 1957 by James R. Hall, Registered Public Surveyor of San Marcos, Texas, which survey was of a certain 77.09 acre tract of land conveyed to William K. Smith, d/b/a Universal Homes Company, by J. A. Minatre, by deed dated May 31, 1957, and recorded in Vol. 435, Page 105, of the Deed Records of Victoria County, Texas;

THENCE south 54 deg. 10' west with the said northern boundary line of Northridge Drive, a distance of 80.0' to a stake for corner;

THENCE north 35 deg. 50' west with the common boundary line between Lots 24 and 25, in said Block 3, Victoria Plaza, a distance of 120.0' to the common corner of Lots 20, 21, 24 and 25, in said Block 3, Victoria Plaza, a stake for corner;

THENCE north 54 deg. 10' east a distance of 80.0' and with the common boundary line between Lots 21 and 24, in said Block 3, Victoria Plaza, to a stake for corner at the common corner of Lots 21, 22, 23 and 24, in said Block 3, Victoria Plaza;

THENCE south 35 deg. 50' east with the common boundary line of Lots 23 and 24, in said Block 3, Victoria Plaza, a distance of 120.0' to the POINT OF BEGINNING; and being further described as being all of Lot No. Twenty-four (24), in Block No. Three (3), Victoria Plaza, according to the established map and plat of Victoria Plaza, completed August, 1957, by James R. Hall, Registered Public Surveyor of San Marcos, Texas, to which map and plat and its record reference is herenow made for all purposes.

FILED

2024 APR 11 A 10:42

MD

Edna Cook
COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, by that one certain Deed of Trust dated July 16, 2021, recorded under Document No. 202108916 in the Official Public Records of Victoria County, Texas, Texas (the "Deed of Trust"), to which record reference is here made for all purposes, Xavier Manuel Noriega (hereinafter called the "Mortgagor" whether one or more) granted, sold and conveyed to the Trustee named therein the real property described in Exhibit "A" attached hereto and made a part hereof for all purposes (said real property, together with any and all appurtenances, improvements and fixtures of any kind located thereon or pertaining thereto, and together with any personal property located thereon or pertaining thereto to the extent such personal property is described in and covered by the Deed of Trust, being collectively referred to herein as the "Property"), in order to secure payment of that one certain promissory note dated July 16, 2021, in the original principal sum of \$123,500.00 executed by Xavier Manuel Noriega and made payable to the order of Texas Dow Employees Credit Union (said promissory note, as modified or extended by any modifications or extensions thereof, being herein referred to as the "Note"), and payment of any and all other indebtedness secured by and described in the Deed of Trust; and

WHEREAS, Texas Dow Employees Credit Union ("Beneficiary") is the legal owner and holder of the Note and the beneficiary of the Deed of Trust; and

WHEREAS, pursuant to authority granted in the Deed of Trust, Beneficiary did appoint and designate the undersigned whose street address is 6700 N. New Braunfels Avenue, San Antonio, Texas 78209, as Substitute Trustee to act under the Deed of Trust instead of the original Trustee named therein; and

WHEREAS, the Note is in default and the entire unpaid balance thereof is due and payable and Beneficiary has demanded payment from the Mortgagor and intends to have the power of sale set forth in the Deed of Trust enforced; and

WHEREAS, Beneficiary has directed the undersigned, as Substitute Trustee, to enforce the power of sale granted under the Deed of Trust over the Property for the purpose of collecting the indebtedness secured thereby, after giving notice of the time, place and terms of such sale and of the property to be sold in compliance with the terms of the Deed of Trust and the laws of the State of Texas;

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS:

THAT I, James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee, hereby give notice that, after due publication of this Notice by posting it at the courthouse door of Victoria County, Texas at least twenty-one (21) days preceding the date of the foreclosure sale of the Property (as stated below), and after having filed this Notice in the Foreclosure Records of Victoria County, Texas, at least twenty-one (21) days preceding the date of such sale, and after having given written notice at least twenty-one (21) days preceding the date of such sale by certified mail to each debtor obligated to pay the Note and the indebtedness secured by the Deed of Trust at the address of each such debtor

according to the records of Beneficiary as required by the Deed of Trust and the laws of the State of Texas, I will sell the Property at public auction to the highest bidder or bidders for cash at the area in front of the east door of the Victoria County Courthouse building located at 115 N. Bridge Street, Victoria, Texas, or as designated by the Commissioners Court at 11:00 a.m. (at the earliest), or within three (3) hours thereafter, on May 7, 2024, that being the first Tuesday of that month.

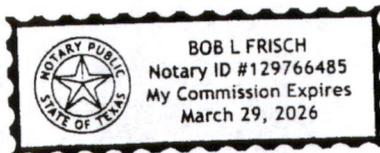
Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. The sender of the Notice is Diann M. Bartek and can be notified of the active duty military service at 112 E. Pecan, Ste. 1800, San Antonio, Texas 78205.

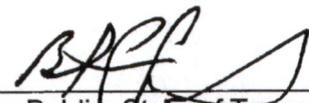
Executed in multiple originals on this 16th day of April, 2024.


James L. Hollerbach, Jo Woolsey, Bob Frisch,
Arnold Mendoza, Sandra Mendoza, Janice
Stoner or Jodi Steen, Substitute Trustee
6700 N. New Braunfels Avenue, San Antonio,
Texas 78209

STATE OF TEXAS §
 §
COUNTY OF Nueces §

This instrument was acknowledged before me on the 16th day of April, 2024, by ~~James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen~~, Substitute Trustee, on behalf of said Trust.




Notary Public, State of Texas

PROPERTY DESCRIPTION

Being Lot Number Sixteen (16), in Block Number Eleven (11), of MAYFAIR TERRANCE 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, at Page 18 of the Plat Records of Victoria County, Texas, to which reference is heremade made for described purposes.

FILED

2024 APR 16 P 12: 25

SD

Sally Casley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

EXHIBIT "A"

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, by that one certain Texas Home Equity Security Instrument (First Lien) dated April 25, 2007, recorded under Document No. 200705538 and re-recorded under Document No. 200710321 of the Official Public Records of Victoria County, Texas (the "Deed of Trust"), to which record reference is here made for all purposes, Frank C. Huerta and Sylvia D. Huerta (hereinafter called the "Mortgagor" whether one or more) granted, sold and conveyed to the Trustee named therein the real property described in Exhibit "A" attached hereto and made a part hereof for all purposes (said real property, together with any and all appurtenances, improvements and fixtures of any kind located thereon or pertaining thereto, and together with any personal property located thereon or pertaining thereto to the extent such personal property is described in and covered by the Deed of Trust, being collectively referred to herein as the "Property"), in order to secure payment of that one certain promissory note dated April 25, 2007, in the original principal sum of \$53,600.00 executed by Frank C. Huerta and made payable to the order of Texas Dow Employees Credit Union (said promissory note, as modified or extended by any modifications or extensions thereof, being herein referred to as the "Note"), and payment of any and all other indebtedness secured by and described in the Deed of Trust; and

WHEREAS, Texas Dow Employees Credit Union ("Beneficiary") is the legal owner and holder of the Note and the beneficiary of the Deed of Trust; and

WHEREAS, pursuant to authority granted in the Deed of Trust, Beneficiary did appoint and designate the undersigned whose street address is 6700 N. New Braunfels Avenue, San Antonio, Texas 78209, as Substitute Trustee to act under the Deed of Trust instead of the original Trustee named therein; and

WHEREAS, the Note is in default and the entire unpaid balance thereof is due and payable and Beneficiary has demanded payment from Frank C. Huerta and intends to have the power of sale set forth in the Deed of Trust enforced; and

WHEREAS, Beneficiary obtained an Order in Cause 23-12-90594-D; styled *In Re: Order for Foreclosure Concerning 136 Matchett Drive, Victoria Texas 77905; signed on March 28, 2024*, allowing Beneficiary to sell the Property pursuant to the Deed of Trust and TEX. PROP. CODE §51.002; and

WHEREAS, Beneficiary has directed the undersigned, as Substitute Trustee, to enforce the power of sale granted under the Deed of Trust over the Property for the purpose of collecting the indebtedness secured thereby, after giving notice of the time, place and terms of such sale and of the property to be sold in compliance with the terms of the Deed of Trust and the laws of the State of Texas;

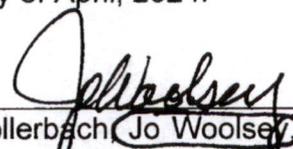
NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS:

THAT I, James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee, hereby give notice that, after due publication of this Notice by posting it at the courthouse door of Victoria County,

Texas at least twenty-one (21) days preceding the date of the foreclosure sale of the Property (as stated below), and after having filed this Notice in the Foreclosure Records of Victoria County, Texas, at least twenty-one (21) days preceding the date of such sale, and after having given written notice at least twenty-one (21) days preceding the date of such sale by certified mail to each debtor obligated to pay the Note and the indebtedness secured by the Deed of Trust at the address of each such debtor according to the records of Beneficiary as required by the Deed of Trust and the laws of the State of Texas, I will sell the Property at public auction to the highest bidder or bidders for cash at the area in front of the east door of the Victoria County Courthouse building located at 115 N. Bridge Street, Victoria, Texas or as designated by the Victoria County Commissioners Court, at 11:00 a.m. (at the earliest), or within three (3) hours thereafter, on May 7, 2024, that being the first Tuesday of that month.

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. The sender of the Notice is Diann M. Bartek and can be notified of the active duty military service at 112 E. Pecan, Ste. 1800, San Antonio, Texas 78205.

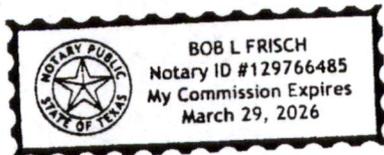
Executed in multiple originals on this 16th day of April, 2024.

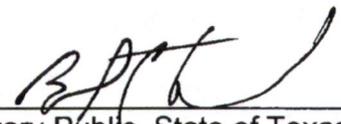


James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee
6700 N. New Braunfels Avenue, San Antonio, Texas 78209

STATE OF TEXAS §
 §
COUNTY OF Nueces §

This instrument was acknowledged before me on the 16th day of April, 2024, by ~~James L. Hollerbach, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen~~, Jo Woolsey, Substitute Trustee, on behalf of said Trust.





Notary Public, State of Texas

PROPERTY DESCRIPTION

BEING 0.499 acre (21,729.73 square feet) of land and being all of Lots Fifteen (15), Sixteen (16) and the Northwest One-Half (NW 1/2) of Lot 14, Block Four (4), Matchett Manor Subdivision according to the plat recorded in Volume 1, Page 49 of the Map and Plat Records of Victoria County, Texas, said Matchett Manor Subdivision being located in the Diego Garcia League, Abstract 39, Victoria County, Texas, said 0.499 acre tract of land being described in that Deed of Trust between Robert N. Croft, et ux., Patricia D. Croft and Victoria Federal Savings and Loan Association, recorded in Volume 1034, Page 395 of the Deed Records of Victoria County, Texas, said 0.499 acre tract of land being more fully described by metes and bounds as follows:

BEGINNING at an existing 3/4 inch pipe in the Southwest right-of-way line of Matchett Drive (50 feet in width), said pipe being the most Northerly common corner between Lots 16 and 17 of said Block Four (4), same being the most Northern corner of the said Croft tract of land, said pipe also being the most Northern corner of the herein described tract;

THENCE, S.34°59'00"E., a distance of 142.35 feet along the said Southwest right-of-way line of Matchett Drive, same being the Northeast lines of said Lots 16, 15, and 14 to an existing 5/8 inch iron rod, said iron rod bears: N.34°59'W., a distance of 28.47 feet from the most Eastern corner of said Lot 14, same being the North corner of said Lot 13, said iron rod being the most Eastern corner of the said Croft tract of land, said iron rod also being the most Eastern corner of the herein described tract;

THENCE, S.55°01'00"E., a distance of 152.65 feet along a line 28.47 feet Northwest of and parallel to the common line between said Lots 14 and 13 to an existing 5/8 inch iron rod in the Southwest line of said Lot 14, same being the Northwest line of Lot 5 of said Block 4, said iron rod being the most Southern corner of the said Croft tract of land, said iron rod also being the most Southern corner of the herein described tract;

THENCE, N.34°59'00"W., a distance of 142.35 feet along the Southwest line of said Lots 14, 15 and 16, same being the Northeast lines of Lot 5, 4 and 3 to an existing fence corner post, said post marking the common corner of Lots 3, 2, 16 and 17, said post being the most Western corner of the said Croft tract of land, said post also being the most Western corner of the herein described tract;

THENCE, N.55°01'00"E., a distance of 152.65 feet along the common line between said Lots 16 and 17 to the PLACE OF BEGINNING, containing within these metes and bounds 0.499 acre (21,729.37 square feet) of land.

FILED

2024 APR 16 P 12: 25

SD

Debi Casley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

EXHIBIT "A"

FILE No. 10340
County Clerk, Victoria County, Texas

FILED

2024 APR 17 A 11:58

NOTICE OF TRUSTEE'S SALE

APRIL 15, 2024

MD
Debra C. Coker
COUNTY CLERK
VICTORIA COUNTY, TEXAS

DEED OF TRUST, SECURITY AGREEMENT, FIXTURE FILING, AND ASSIGNMENT OF LEASES AND RENTS ("Deed of Trust"):

Dated: OCTOBER 7, 2022

Grantor: ELIEZER LISBOA

Borrower: ELIEZER LISBOA

Trustee: PAUL KELLOGG, ESQ., *Attorney at Law*

Lender: YIELDI, LLC, *a Georgia limited liability company*

Recorded in: COUNTY CLERK FILE NUMBER 202211170 of the real property records of VICTORIA COUNTY, TEXAS.

Legal Description: **Being Lot Number Twenty-Six (26), in Block Number Three (3), of Brownson 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 2, Page, of the plat records of Victoria County, Texas; more commonly known as 2402 College Drive, Victoria, Texas 77901.**

Secures: Promissory Note ("Note") in the original principal amount of \$81,250.00, executed by Borrower and payable to Lender and all other indebtedness of Borrower to Lender

FORECLOSURE SALE:

Date: *Tuesday, May 7, 2024*

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 11:00 AM and not later than three hours thereafter.

Place: At the place designated by the Victoria County Courthouse for foreclosure sales located at 115 N. Bridge Street, Victoria, Texas 77901 or in the area designated by the commissioner's Court, Pursuant to Section 51.002 of the Texas Property Code.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Yieldi, LLC, a *Georgia limited liability company's* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, **Yieldi, LLC**, a *Georgia limited liability company*, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of **Yieldi, LLC**, a *Georgia limited liability company's* election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with **Yieldi, LLC**, a *Georgia limited liability company's* rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If **Yieldi, LLC**, a *Georgia limited liability company* passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by **Yieldi, LLC**, a *Georgia limited liability company*. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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

National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

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 LENDER.

Charles H. Mansour

CHARLES H. MANSOUR

Attorney for Yieldi, LLC

440 LOUISIANA, STE. 1100

HOUSTON, TEXAS 77002

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Charles H. Mansour

CHARLES H. MANSOUR

Substitute Trustee

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