

2020 DEC 14 P 2 23

Notice of Trustee's Sale

Date December 14, 2020

Trustee Stephen A Beal

Debra Costello
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Street Address for Trustee. PO BOX 195607 Dallas, TX 75219, Dallas County

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

Obligation Real Estate Lien Note dated March 24, 2020, from Maker, Andy Higdon and Karina Cortina to Payee, BP-Residential, L L C, in the original principal amount of \$84,400 00

Deed of Trust

Date March 24, 2020

Recording Information Filed on May 14, 2020, and recorded under document number 202004917 Official Public Records of VICTORIA County, Texas

Grantor Andy Higdon and Karina Cortina

Trustee Stephen A. Beal

Beneficiary BP-Residential, L L C

Property Being a 0 14 acre, more or less, being a portion of Farm Lot 4, Block A, situated in the Original Four League Grant, to the Town of Victoria, Victoria County, Texas, more particularly described by metes and bounds in deed filled of record in Volume 347, Page 443, Deed records of Victoria County, Texas

Date of Sale (first Tuesday of month) January 5, 2021

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.

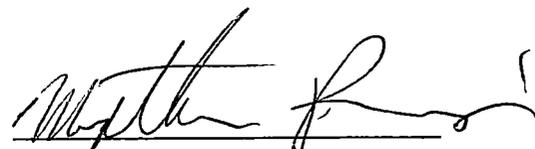
The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and 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

2020 and recorded in the Records under Document No. 202007180 (collectively and together with all other extensions, modification, and renewals, if any, collectively referred to hereinafter as the “*Note*”);

WHEREAS, Beneficiary is the current legal owner and holder of the indebtedness secured by the Deed of Trust (the “*Indebtedness*”), and the Beneficiary, at Beneficiary’s option, with or without cause, may from time to time remove the Original Trustee and appoint a successor trustee to any trustee appointed under the Deed of Trust by instrument recorded in the county in which the Deed of Trust is recorded, and the successor trustee shall succeed to all title, power and duties conferred upon the Original Trustee under the Deed of Trust and by applicable law;

WHEREAS, the Beneficiary has named, constituted and appointed in writing BRADLEY E. RAUCH, ZACHARY SCHNEIDER, ARNOLD MENDOZA, ALEXIS MENDOZA, SUSANA SANDOVAL, SANDRA MENDOZA, and ELIZABETH ANDERSON, as Substitute Trustees, each with the power to act independently (and without the joinder of the others) under and by virtue of the Deed of Trust and to hold, possess and exercise all of the title, power and duties conferred upon the Original Trustee under the Deed of Trust and by applicable law;

WHEREAS, the Note has matured, Borrower has defaulted in the payment of the Indebtedness, notice has been given to the Grantor and Borrower by certified mail, return receipt requested, stating that Borrower is in default, and the Borrower was given an opportunity to cure the default, but the Borrower has failed to cure such default(s);

WHEREAS, the proceeds of the Note were used for commercial purposes, and the Mortgaged Property was not to be used by the Grantor for residential purposes;

WHEREAS, the Beneficiary has called upon and requested either or any of Bradley E. Rauch, Zachary Schneider, Arnold Mendoza, Alexis Mendoza, Susana Sandoval, Sandra Mendoza, Elizabeth Anderson, or any additional substitute trustee appointed pursuant to the terms of the Deed of Trust, as Substitute Trustees, to perform the Trustee’s duties under the Deed of Trust and to post, mail and file, or have posted, mailed, and filed, notice and to sell the Mortgaged Property without prejudice and without creating an election not to proceed against any other collateral securing the obligations of the Grantor to

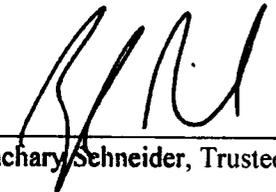
the Beneficiary, and without waiving any rights or remedies which the Beneficiary has against the Grantor or any other parties obligated for payment of the Indebtedness;

NOW, THEREFORE, the undersigned Substitute Trustee, at the request of the Beneficiary, hereby gives notice that after due posting of this Notice as required by the Deed of Trust and law, a Substitute Trustee will sell on **January 5, 2021** (that being the first Tuesday of said month, as provided for in Texas Property Code Sec. 51.002) at public auction to the highest bidder for cash, at the area in front of the east door of the Victoria County Courthouse, 115 North Bridge Street, said location having been designated by the County Commissioners' Court of Victoria County, Texas (or such other location as may be designated by said County Commissioners' Court), the sale to begin no earlier than 11:00 o'clock a.m. and no later than three (3) hours after such time, the Mortgaged Property, including without limitation, all personal property described in the Deed of Trust, owned by the Grantor, Grantor's heirs, legal representatives, successors and assigns, and originally covered by the Deed of Trust, whether or not herein specifically described.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE OR HOLDERS OF SAID INDEBTEDNESS, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER THE BENEFICIARY NOR THE TRUSTEE OR SUBSTITUTE TRUSTEE MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO THE COMPLIANCE WITH LAWS, RULES, AGREEMENTS, OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER(S).

THE NEXT PAGE IS THE SIGNATURE PAGE

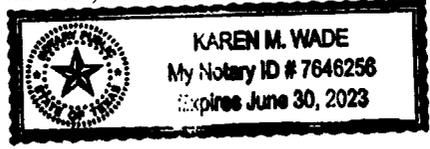
WITNESS BY HAND this 14th day of **December, 2020**.

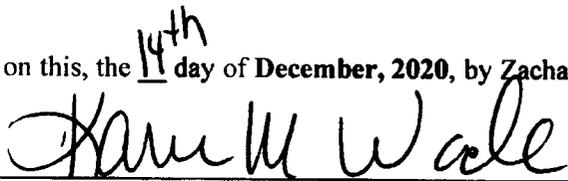


Zachary Schneider, Trustee

COUNTY OF HARRIS §
 §
STATE OF TEXAS §

This document was acknowledged before me on this, the 14th day of **December, 2020**, by Zachary Schneider, Trustee.





NOTARY PUBLIC IN AND FOR
THE STATE OF TEXAS

Name and Address of Substitute Trustees:

Mr. Bradley E. Rauch
Hirsch & Westheimer, P.C.
1415 Louisiana, 36th Floor
Houston, Texas 77002

Ms. Shelley Ortolani
Foreclosure Network of Texas
10406 Rockley Road
Houston, TX 77099

Mr. Zachary Schneider
Hirsch & Westheimer, P.C.
1415 Louisiana, 36th Floor
Houston, Texas 77002

Ms. Susana Sandova
Foreclosure Network of Texas
10406 Rockley Road
Houston, TX 77099

Mr. Arnold Mendoza
Foreclosure Network of Texas
10406 Rockley Road
Houston, TX 77099

Ms. Sandra Mendoza
Foreclosure Network of Texas
10406 Rockley Road
Houston, TX 77099

Ms. Alexis Mendoza
Foreclosure Network of Texas
10406 Rockley Road
Houston, TX 77099

Ms. Elizabeth Anderson
Foreclosure Network of Texas
10406 Rockley Road
Houston, TX 77099

AFTER RECORDING, PLEASE RETURN TO:

Zachary Schneider
Hirsch & Westheimer, P.C.
1415 Louisiana, 36th Floor
Houston, Texas 77002

FILED *PO*

2020 DEC 15 P 12: 12


COUNTY CLERK
VICTORIA COUNTY, TEXAS

SJ FILED
2020 DEC 15 P 3:10

Debi Colton
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Notice of Trustee's Sale

Date: December 15, 2020

Trustee. Stephen A. Beal

Street Address for Trustee PO BOX 195607 Dallas, TX 75219, Dallas County

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

Obligation. Real Estate Lien Note dated April 28, 2014, from Maker, Elssie Guerrero and Raymond Guerrero to Payee, BP-Residential, L.L.C., in the original principal amount of \$98,000 00

Deed of Trust

Date: April 28, 2014

Recording Information. Filed on May 8, 2014, and recorded under document number 201405158 Official Public Records of VICTORIA County, Texas

Grantor. Elssie Guerrero and Raymond Guerrero

Trustee. Stephen A. Beal

Beneficiary BP-Residential, L.L.C.

Property. Being Lot Number Six (6), in Block Number (6), of Blue Ridge Addition, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of record in Volume 327, Page 293, of the Deed Records of Victoria County, Texas

Date of Sale (first Tuesday of month): January 5, 2021

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

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STEPHEN A BEAL, TRUSTEE

NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE

Deed of Trust

Date March 8, 2000
Grantor(s): Ray De Los Santos and Lydia De Los Santos
Original Payee: Prosperity Bank, formerly known as First Victoria National Bank
Deed of Trust Information: Executed March 8, 2000, recorded in the public records of Victoria County, Texas, in or under File No. 200002937
Current Mortgagee Holder: 2020 Homes and Land, LLC, a Delaware Limited Liability Company
Property County: Victoria County

Legal Description: All that certain tract or parcel of land (together with all improvements thereon, if any) situated in Victoria County, Texas, being more particularly described as Lot Number Eighteen (18), in Block Number Three (3), of J. R. TRICE 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 2, Page 44 of the Plat Records of Victoria County, Texas, to which is heremade for descriptive purposes. (more particularly described in the Loan Documents).

Date of Sale: January 05, 2021

Earliest Time Sale will Begin: 11:00 AM

Place of Sale of Property: Designated area by Commissioner's Court of Victoria County, being the Victoria County Courthouse, or as further designated by the County Commissioner.

The Trustee or Substitute Trustee will sell the property by the 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.

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 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 Mortgagee, whose address is:

2020 Homes and Land, LLC, a Delaware Limited Liability Company
a Delaware Limited Liability Company
6101 Southwest Fwy., Suite 400
Houston, TX 77057

Dated this 15th day of December, 2020


Jo Woolsey or Bob Frisch or Jodi Steen or
Janice Stoner or Jose Martinez or David
Cerde or Gary Laws
Trustee or Substitute Trustee
6101 Southwest Fwy, Suite 400, Houston, TX 77057

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VICTORIA COUNTY, TEXAS