FILE No. 10282 County Clerk, Victoria County, Texas

23-03026 704 CHUKAR DR, VICTORIA, TX 77905

# NOTICE OF FORECLOSURE SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Property:

The Property to be sold is described as follows:

LOT NO. NINETEEN (19), IN BLOCK NO. NINETEEN (19), OF QUAIL

CREEK WEST, BLOCK 19, AN ADDITION IN VICTORIA

COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND

PLAT THEREOF RECORDED IN VOLUME 5, PAGE 42, OF THE

PLAT RECORDS OF VICTORIA COUNTY, TEXAS

Security Instrument:

Deed of Trust dated October 28, 2022 and recorded on November 3, 2022 at Instrument Number 202211985 in the real property records of VICTORIA County, Texas, which

contains a power of sale.

Sale Information:

January 2, 2024, at 11:00 AM, or not later than three hours thereafter, at the area in front of the east door of the Victoria County Courthouse located at 115 North Bridge Street, Victoria, Texas, or as designated by the County Commissioners Court.

Terms of Sale:

Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured:

The Deed of Trust executed by JOHNNY L WAGNER AND HALEY D WAGNER secures the repayment of a Note dated October 28, 2022 in the amount of \$240,562.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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.

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.



Nicki Company

De Cubas & Lewis, P.C. Nicki Compary, Attorney at Law 14425 Torrey Chase Blvd., Suite 130, Houston, TX 77014 Substitute Trustee(s): Jo Woolsey, Boo Frisch, Amold Mendoza, Sandra Mendoza, Vicki Hammonds, Johi Steen, Ramon Perez, Garrett Sanders, Megan Ysassi, John Sisk, Amy Ortiz, Alexis Mendoza, Susana Sandoval, Elizabeth Anderson, Janice Stoner, Aleena Litton, Daniel McQuade, Vanna Ho and Auction.com employees included but not limited to those listed herein.

c/o De Cubas & Lewis, P.C. 14425 Torrey Chase Blvd., Suite 130, Houston, TX 77014

Certificate of Posting

I, Sandra Mendoza, declare under penalty of perjury that on the day of day of the requirements of VICTORIA County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

FILED 60 2023 OCT 17 A 11: 44

COUNTY CLERKO VICTORIA COUNTY, TEXAS FILE No. 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: THE LAND DESCRIBED HEREIN IS SITUATED IN THE STATE OF TEXAS, COUNTY OF VICTORIA, DESCRIBED AS FOLLOWS:

LOT NINE (9), BLOCK TWO (2), AND THE SOUTH 10 FEET (SOUTH 10 FEET) OF LOT EIGHT (8), BLOCK TWO (2) OF AKERS ADDITION, AN ADDITION TO THE CITY OF VICTORIA IN VICTORIA COUNTY, TEXAS. ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 161, PAGE 391 OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS.

- Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 04/04/2017 and recorded in Document 201704053 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:

01/02/2024

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 MARIE M BREWER, provides that it secures the payment of the indebtedness in the original principal amount of \$100,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. FINANCE OF AMERICA REVERSE LLC is the current mortgagee of the note and deed of trust and FINANCE OF AMERICA REVERSE LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is FINANCE OF AMERICA REVERSE LLC c/o FINANCE OF AMERICA REVERSE LLC, 3900 Capital City Blvd., Lansing, MI 48906 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.

ne 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.mwzmlaw.com/tx-investors

Certificate of Posting

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.

2023 NOV -2 A II: 39

VICTORIA GOUNTY, TEXAS

FILE No. 10287
County Clerk, Victoria County, Texas



2023 NOV 13 P 2: 13

23TX373-0310 504 REASER DRIVE, VICTORIA, TX 77905 SO

#### NOTICE OF FORECLOSURE SALE

VIGTORIA COUNTY, TEXAS

Property:

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.

Security Instrument:

Deed of Trust dated May 6, 2014 and recorded on May 6, 2014 as Instrument Number 201405093 in the real property records of VICTORIA County, Texas, which contains a power of sale.

Sale Information:

January 02, 2024, at 11:00 AM, or not later than three hours thereafter, at the area in front of the east door of the Victoria County Courthouse located at 115 North Bridge Street, Victoria, Texas, or as designated by the County Commissioners Court.

Terms of Sale:

Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

**Obligation Secured:** 

The Deed of Trust executed by CINDY A. BARCROFT secures the repayment of a Note dated May 6, 2014 in the amount of \$66,276.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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, Alexis Mendoza, Jennyfer Sakiewicz, Dustin George

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.

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.

Miller, George & Suggs, PLLC Tracey Midkiff, Attorney at Law Jonathan Andring, Attorney at Law Rachel Son, Attorney at Law 6080 Tennyson Parkway, Suite 100 Plano, TX 75024

Substitute Trustee(s) To Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Alexis Mendoza, Jennyfer Sakiewicz, Dustin George c/o Miller, George & Suggs, PLLC 6080 Tennyson Parkway, Suite 100 Plano, TX 75024

### Certificate of Posting

I,	, declare under penalty of perjury that on the	_ day of
	20, I filed and posted this Notice of Foreclosure Sale in accordance	with the
requirements of VICTORIA	County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2)	).

# NOTICE OF TRUSTEE'S SALE

#### **DEED OF TRUST INFORMATION:**

Grantor(s)	Donald E. Davidson and Kathleen G. Davidson	Deed of Trust Date	March 26, 2012
Original Mortgagee	Mortgage Electronic Registration Systems, Inc. ("MERS"), as beneficiary, as nominee for American Advisors Group, its successors and assigns	Original Principal	\$150,000.00
Recording	Instrument #: 201203624 in Victoria	Original Trustee	Christopher Mullins
Information	County, Texas		
Property Address	105 Newcastle Street, Victoria, TX 77905	Property County	Victoria

#### MORTGAGE SERVICER INFORMATION:

Current	Cascade Funding Mortgage Trust HB3	Mortgage Servicer	PHH Mortgage
Mortgagee			Corporation
Current	Cascade Funding Mortgage Trust HB3	Mortgage Servicer	1661 Worthington Road,
Beneficiary		Address	Suite 100, West Palm
			Beach, FL 33409

#### SALE INFORMATION:

Date of Sale	01/02/2024	
Time of Sale	11:00 AM or no later than 3 hours thereafter	
Place of Sale	The area in front of the East door of the Courthouse building, located at 115 North Bridge	
	Street in Victoria County, Texas, or if the preceding area is no longer the designated area, at	
	the area most recently designated by the Victoria County Commissioner's Court.	
Substitute Trustees	Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, Ramon	
	Perez, John Sisk, Amy Ortiz, Auction.com, Jo Woolsey, Bob Frisch, Vicki Hammonds, Arnold	
	Mendoza, Sandra Mendoza, Jodi Steen, W.D. Larew, Leslye Evans, Alexis Mendoza, Susana	
	Sandoval, Elizabeth Anderson, Janice Stoner, Selim Taherzadeh, or Michael Linke, any to act	
Substitute Trustees'	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001	
Address	·	

#### **PROPERTY INFORMATION:**

Legal Description as per the Deed of Trust:

BEING 0.321 ACRE OF LAND, SAME BEING A PORTION OF LOTS 3 AND 4, BLOCK 5, BRENTWOOD MANOR, AS RECORDED IN VOLUME 3, PAGE 83, OF THE MAP AND PLAT RECORDS OF VICTORIA COUNTY, TEXAS, SAID 0.321 ACRE OF LAND BEING THE SAME TRACT OF LAND CONVEYED TO W.R. CARGLE, ET UX, BY BILLY C. LANEY, ET UX, BY DEED DATED AUGUST 15, 1975, AND RECORDED IN VOLUME 877, PAGE 674, OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS, SAID 0.321 ACRE OF LAND BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS: BEGINNING AT AN EXISTING 5/8 INCH ROD IN THE SOUTHWEST RIGHT-OF-WAY LINE OF NEWCASTLE (55.6 FEET IN WIDTH), SAME BEING THE NORTHEAST LINE OF THE SAID LOT 3, SAID IRON ROD BEING THE MOST NORTHERN CORNER OF THE SAID CARGLE, ET UX, TRACT OF LAND, SAID IRON ROD AND PLACE OF BEGINNING ALSO BEING THE MOST NORTHERN CORNER OF THE HEREIN DESCRIBED TRACT; THENCE, S 44 DEGREES 40' 00" E, (REFERENCE BEARING RECORDED PLAT OF SUBDIVISION), A DISTANCE OF 40.00 FEET ALONG THE SOUTHWEST RIGHT-OF-WAY LINE OF THE SAID NEWCASTLE, SAME BEING THE NORTHEAST LINE OF THE SAID LOT 3, TO THE COMMON CORNER OF THE SAID LOT 3 AND LOT 4 AND CONTINUING S 44 DEGREES 40' 00" E, A DISTANCE OF 40.00 FEET ALONG THE SOUTHWEST RIGHT-OF-WAY LINE OF THE SAID NEWCASTLE, SAME BEING THE NORTHEAST LINE OF THE SAID LOT 4 FOR A TOTAL DISTANCE OF 80.00 FEET TO AN EXISTING 5/8 INCH IRON ROD AT THE MOST EASTERN CORNER OF THE SAID CARGLE, ET UX, TRACT OF LAND, SAID IRON ROD ALSO BEING THE MOST EASTERN CORNER OF THE HEREIN DESCRIBED TRACT; THENCE, S 44 DEGREES 20' 00" W, A DISTANCE OF 175.00 FEET ALONG THE SOUTHEAST LINE OF THE SAID

# NOTICE OF TRUSTEE'S SALE

CARGLE, ET UX, TRACT OF LAND TO AN EXISTING CORNER POST IN THE SOUTHWEST LINE OF THE SAID LOT 4, SAID POST BEING THE MOST SOUTHERN CORNER OF THE SAID CARGLE, ET UX, TRACT OF LAND, SAID CORNER POST ALSO BEING THE MOST SOUTHERN CORNER OF THE HEREIN DESCRIBED TRACT; THENCE, N 44 DEGREES 40' 00" W, A DISTANCE OF 40.00 FEET ALONG THE SOUTHWEST LINE OF THE SAID LOT 4, TO THE COMMON CORNER OF THE SAID LOT 4 AND LOT 3 AND CONTINUING N 44 DEGREES 40' 00" W, A DISTANCE OF 40.00 ALONG THE SOUTHWEST LINE OF SAID LOT 3 FOR A TOTAL OF 80.00 FEET TO AN EXISTING CORNER POST AT THE MOST WESTERN CORNER OF THE SAID CARGLE, ET UX, TRACT OF LAND, SAID CORNER POST ALSO BEING THE MOST WESTERN CORNER OF THE HEREIN DESCRIBED TRACT; THENCE, N 44 DEGREES 20' 00" E, A DISTANCE OF 175.00 FEET ALONG THE NORTHWEST LINE OF THE SAID CARGLE, ET UX, TRACT OF LAND, TO THE PLACE OF BEGINNING, CONTAINING WITHIN THESE METES AND BOUNDS 0.321 ACRE OF LAND.

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's 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.

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 other 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. 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 Beneficiary 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 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to 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.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, 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. The reposting or refiling may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

# NOTICE OF TRUSTEE'S SALE

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.

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.

Dated November 17, 2023.

/s/ Selim H. Taherzadeh

Selim H. Taherzadeh 15851 N. Dallas Parkway, Suite 410 Addison, TX 75001 (469) 729-6800

Return to: TAHERZADEH, PLLC 15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

Filed: November 17, 2023 9:20 A.M. Kim Plummer District Clerk Victoria County, Texas By: Plummer, Kim

## **CAUSE NUMBER 23-10-90309-C**

IN RE: ORDER FOR FORECLOSURE CONCERNING	§ §	IN THE DISTRICT COURT
105 NEWCASTLE STREET VICTORIA, TX 77905	§ § 8	
UNDER TEX. R. CIV. PROC. 736	§ §	OF VICTORIA COUNTY, TEXAS
Petitioner:	§ §	
CASCADE FUNDING MORTGAGE TRUST HB3,	& & &	
Respondent(s):	§ §	
DONALD E. DAVIDSON AND KATHLEEN G. DAVIDSON.	8 8	267th JUDICIAL DISTRICT

# DEFAULT ORDER ALLOWING FORECLOSURE

Cascade Funding Mortgage Trust HB3, Petitioner, on behalf of itself, its successors and assigns, has brought before this Court for consideration its Application for Court Order Allowing Foreclosure of a Lien Under Texas Constitution Article XVI, Section 50(k)(6) ("Application"). Having considered the evidence presented, the Court finds that:

- 1) the Application complies with Texas Rule of Civil Procedure ("TRCP") 736.1;
- 2) the Application was properly served in accordance with TRCP 736.3;
- 3) a Respondent did not file a response to the Application by the due date; and
- 4) the return of service has been on file with the Clerk of the Court for at least 10 days; and
- 5) Petitioner has established the basis for foreclosure and finds that:
  - (a) Petitioner is the holder of a Texas Home Equity Conversion Note secured by a lien created under Texas Constitution Article XVI, Section 50(k). A debt exists.

**DEFAULT ORDER** 

- (b) The obligation secured by the lien sought to be foreclosed is in default.
- (c) The requisite notice to cure the default has been mailed to each person as required under applicable law and the loan agreement, contract, or lien sought to be foreclosed and the opportunity to cure has expired. Before the Application was filed, any other action required under applicable law and the loan agreement, contract, or lien sought to be foreclosed was performed.

#### IT IS THEREFORE ORDERED that:

1. Cascade Funding Mortgage Trust HB3, together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code Section 51.002 concerning the property with a commonly known mailing address of 105 Newcastle Street, Victoria, TX 77905 and legal description as described in the Real Property Records of Victoria County, Texas as follows:

BEING 0.321 ACRE OF LAND, SAME BEING A PORTION OF LOTS 3 AND 4, BLOCK 5, BRENTWOOD MANOR, AS RECORDED IN VOLUME 3, PAGE 83, OF THE MAP AND PLAT RECORDS OF VICORIA COUNTY, TEXAS, SAID 0.321 ACRE OF LAND BEING THE SAME TRACT OF LAND CONVEYED TO W.R. CARGLE, ET UX, BY BILLY C. LANEY, ET UX, BY DEED DATED AUGUST 15, 1975, AND RECORDED IN VOLUME 877, PAGE 674, OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS, SAID 0.321 ACRE OF LAND BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS: BEGINNING AT AN EXISTING 5/8 INCH ROD IN THE SOUTHWEST RIGHT-OF-WAY LINE OF NEWCASTLE (55.6 FEET IN WIDTH), SAME BEING THE NORTHEAST LINE OF THE SAID LOT 3, SAID IRON ROD BEING THE MOST NORTHERN CORNER OF THE SAID CARGLE, ET UX,

TRACT OF LAND, SAID IRON ROD AND PLACE OF BEGINNING ALSO BEING THE MOST NORTHERN CORNER OF THE HEREIN DESCRIBED TRACT; THENCE, S 44 DEGREES 40° 00" E, (REFERENCE BEARING RECORDED PLAT OF SUBDIVISION), A DISTANCE OF 40.00 FEET ALONG THE SOUTHWEST RIGHT-OF-WAY LINE OF THE SAID NEWCASTLE, SAME BEING THE NORTHEAST LINE OF THE SAID LOT 3, TO THE COMMON CORNER OF THE SAID LOT 3 AND LOT 4 AND CONTINUING S 44 DEGREES 40' 00" E, A DISTANCE OF 40.00 FEET ALONG THE SOUTHWEST RIGHT-OF-WAY LINE OF THE SAID NEWCASTLE, SAME BEING THE NORTHEAST LINE OF THE SAID LOT 4 FOR A TOTAL DISTANCE OF 80.00 FEET TO AN EXISTING 5/8 INCH IRON ROD AT THE MOST EASTERN CORNER OF THE SAID CARGLE, ET UX, TRACT OF LAND, SAID IRON ROD ALSO BEING THE MOST EASTERN CORNER OF THE HEREIN DESCRIBED TRACT; THENCE, S 44 DEGREES 20' 00" W, A DISTANCE OF 175.00 FEET ALONG THE SOUTHEAST LINE OF THE SAID CARGLE, ET UX, TRACT OF LAND TO AN EXISTING CORNER POST IN THE SOUTHWEST LINE OF THE SAID LOT 4, SAID POST BEING THE MOST SOUTHERN CORNER OF THE SAID CARGLE, ET UX, TRACT OF LAND, SAID CORNER POST ALSO BEING THE MOST SOUTHERN CORNER OF THE HEREIN DESCRIBED TRACT; THENCE, N 44 DEGREES 40' 00" W, A DISTANCE OF 40.00 FEET ALONG THE SOUTHWEST LINE OF THE SAID LOT 4, TO THE COMMON CORNER OF THE SAID LOT 4 AND LOT 3 AND CONTINUING N 44 DEGREES 40' 00" W, A DISTANCE OF 40.00 ALONG THE SOUTHWEST LINE OF SAID LOT 3 FOR A TOTAL OF 80.00 FEET TO AN EXISTING CORNER POST AT THE MOST WESTERN CORNER OF THE SAID CARGLE, ET UX, TRACT OF LAND, SAID CORNER POST ALSO BEING THE MOST WESTERN CÓRNER OF THE HEREIN DESCRIBED TRACT; THENCE, N 44 DEGREES 20' 00" E, A DISTANCE OF 175.00 FEET ALONG THE NORTHWEST LINE OF THE SAID CARGLE, ET UX, TRACT OF LAND, TO THE PLACE OF BEGINNING, CONTAINING WITHIN THESE METES AND BOUNDS 0.321 ACRE OF LAND

2. The name and last known address of each respondent subject to the order are:

Donald E. Davidson, Deceased 105 Newcastle Street Victoria, TX 77905

Kathleen G. Davidson 107 Marietta Drive Youngsville, LA 70592

3. The recording or indexing information of each lien to be foreclosed is as follows:

Instrument #: 201203624 in the Real Property Records of Victoria County, Texas.

- 4. A conformed copy of an Order Allowing Foreclosure must be attached to the Trustee or Substitute Trustee's Foreclosure Deed in accordance with TRCP 736.12.
- 5. Petitioner may communicate with each Respondent and all third parties as reasonably necessary to conduct a foreclosure sale.
- 6. Notice of Foreclosure Sale must be mailed to Respondent's counsel by certified mail if a respondent is represented by counsel.

Signed, this \_\_\_\_ day of \_\_\_\_\_\_\_, 2023.

Approved as to form by:

Selim H. Taherzadeh

Texas Bar No. 24046944

st@taherzlaw.com

☐ Jeremiah B. Hayes

Texas Bar No. 24048532

jh@taherzlaw.com

Scott H. Crist

Texas Bar No. 24057814

sc@taherzlaw.com

15851 N. Dallas Parkway, Suite 410

Addison, TX 75001

Telephone: (469) 729-6800 Facsimile: (469) 828-2772

ATTORNEYS FOR PETITIONER

FILED

2023 NOV 21 P 12: 11

COUNTY CLERKO

# 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: BEING LOT NUMBER SIX (6), IN BLOCK NUMBER SIX (6), OF HIGHLAND ESTATES, 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, PAGES 54 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.
- 2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 06/13/2008 and recorded in Document 200807663 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:

01/02/2024

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 RONALD CHARLES SKLAR, provides that it secures the payment of the indebtedness in the original principal amount of \$157,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Mortgage Assets Management, LLC is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is Mortgage Assets Management, LLC c/o PHH MORTGAGE CORPORATION, 14405 Walters Road, Suite 200, Houston, TX 77014 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.
- 6. Order to Foreclose. Mortgage Assets Management, LLC obtained a Order from the 24th District Court of Victoria County on 07/12/2023 under Cause No. 21-08-87705-A. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.
- 7. 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.mwzmlaw.com/tx-investors

Certificate of Posting

whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, I filed this Notice of Foreclosure Sale at the office Houston, TX 77056. I declare under penalty of perjury that on \_ of the Victoria County Clerk and caused it to be posted at the location directed by the Victoria County Commissioners Court.

2023 NOV 21 P 12: 15

FILE No. 10293
County Clerk, Victoria County, Texas

Date:

November 30, 2023

Trustee:

Clay E. Morgan

Lender:

WC Ranches, LLC

Note:

Real Estate Lien Note dated 5/18/2020, in the original principal amount of \$49,400.00, executed by Borrower and made payable to

the order of Lender.

Deed of Trust:

Deed of Trust dated 5/18/2020, executed by Robert Marciel, Jr. and Allison Marciel to Clay E. Morgan, Trustee for the benefit of lender, covering the Property and recorded in Document Number 202005157 of the Official Public Records

of Victoria County, Texas

Property:

(Tract 65-2): A 5.486 acre tract in the Day Land and Cattle Company

Survey, A-477, in Victoria County, Texas

Date of Sale (first Tuesday of month):

January 2, 2024

Time of Sale:

1:00 p.m. to 4:00 p.m., local time

Place of Sale:

The location designated by the commissioner's court of

Victoria County, Texas for conducting public foreclosure sales

is at 115 N. Bridge Street, Victoria, Texas 77901.

Lender has duly appointed Clay E. Morgan as Trustee under the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS-IS." The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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.

Stewart R. Pate, Lender

2023 DEC -4 P 3: 17

MD

MISTORIA COUNTY, TEXAS

FILE No.

County Clerk, Victoria County, Texas

Date:

November 30, 2023

Trustee:

Clay E. Morgan

Lender:

WC Ranches, LLC

Note:

Real Estate Lien Note dated 11/21/2019, in the original principal amount of \$45,400.00, executed by Borrower and made payable to

the order of Lender.

Deed of Trust:

Deed of Trust dated 11/21/2019, executed by Dontre L. Hawkins to Clay E. Morgan, Trustee for the benefit of lender, covering the Property and recorded in Document Number 201912941 of the Official Public Records of Victoria County,

**Texas** 

Property:

Tract 41, a 5.232 acre tract of land in the Indianola Railroad

Company Survey No. 9, A-190 in Victoria County, Texas

Date of Sale (first Tuesday of month):

January 2, 2024

Time of Sale:

1:00 p.m. to 4:00 p.m., local time

Place of Sale:

The location designated by the commissioner's court of

Victoria County, Texas for conducting public foreclosure sales

is at 115 N. Bridge Street, Victoria, Texas 77901.

Lender has duly appointed Clay E. Morgan as Trustee under the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS-IS." The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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.

Stewart R. Pate, Lender

2023 DEC -4 P 3: 18

VICTORIA COUNTY, TEXAS

FILE No. 10295
County: Clerk, Victoria County, Texas

Date:

November 30, 2023

Trustee:

Clay E. Morgan

Lender:

WC Ranches, LLC

Note:

Real Estate Lien Note dated 9/10/2019, in the original principal amount of \$49,400.00, executed by Borrower and made payable to

the order of Lender.

Deed of Trust:

Deed of Trust dated 9/10/2019, executed by Barry E. Marshall and Samantha L. Marshall to Clay E. Morgan, Trustee for the benefit of lender, covering the Property and recorded in Document Number 201910222 of the Official

Public Records of Victoria County, Texas

Property:

Tract 39, Willow Creek Ranches, Sec 2, a 5.074 acre tract of the G.

A. Levi Survey, A-373 in Victoria County, Texas

Date of Sale (first Tuesday of month):

January 2, 2024

Time of Sale:

1:00 p.m. to 4:00 p.m., local time

Place of Sale:

The location designated by the commissioner's court of Victoria County, Texas for conducting public foreclosure sales

is at 115 N. Bridge Street, Victoria, Texas 77901.

Lender has duly appointed Clay E. Morgan as Trustee under the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS-IS." The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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.

Stewart R. Pate, Lender

2013 DEC -4 P 3: 18

COUNTY CLERTONS

Date:

November 30, 2023

Trustee:

Clay E. Morgan

Lender:

WC Ranches, LLC

Note:

Real Estate Lien Note dated 12/8/2016, in the original principal amount of \$59,400.00, executed by Borrower and made payable to

the order of Lender.

Deed of Trust:

Deed of Trust dated 12/8/2016, executed by Jennifer Perez to Clay E. Morgan, Trustee for the benefit of lender, covering the Property and recorded in Document Number 201613493 of the Official Public Records of Victoria County, Texas

Property:

Tract 4, Section 2 - A 5.225 acre tract in the John W. Cliburn

Survey, A-190 in Victoria County, Texas.

Date of Sale (first Tuesday of month):

January 2, 2024

Time of Sale:

1:00 p.m. to 4:00 p.m., local time

Place of Sale:

The location designated by the commissioner's court of

Victoria County, Texas for conducting public foreclosure sales

is at 115 N. Bridge Street, Victoria, Texas 77901.

Lender has duly appointed Clay E. Morgan as Trustee under the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS-IS." The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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.

Stewart R. Pate, Lender

2023 DEC -4 P 3: 19

VISTORIA COUNTY, TEXAS

FILE No. 10297 County Clerk, Victoria County, Texas

### **Notice of Foreclosure Sale**

FILED

2023 DEC -8 P 1:21

57

December 8, 2023

Deed of Trust

Dated:

May 13, 2011

Grantor:

Robert Villarreal, Jr. and wife, Syria Sue Villarreal

Trustee:

Loretta Williams

Lender:

Texas Dow Employees Credit Union

Recorded in:

Filed of record under clerk's file number 201104965 of the real

property records of Victoria County, Texas

Legal Description:

Being Lot Number Eleven (11), in Block Number One (1), of the Hamlet Place, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of record in Volume 7, Page 125 A, of the Plat Records of Victoria

County, Texas.

Property Address:

314 Cromwell Drive, Victoria, Texas 77901

Secures:

Note ("Note") in the original principal amount of \$142,500.00, executed by Robert Villarreal, Jr. ("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:

Jacquelyn D. McAnelly, M. H. Cersonsky, John "Cortland" Timm.

Substitute Trustee's

Address:

1770 St. James Place, Suite 150, Houston, Texas 77056

Foreclosure Sale:

Date:

January 2, 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 1:00 p.m. and not later than

three hours thereafter.

Place:

Victoria County Courthouse, 115 N. Bridge St., Victoria TX,

77901, area in front of east door of courthouse facing North Bridge

Street.

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 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, 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 "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, 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.

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.

John "Cortland" Timm, Substitute Trustee

### 10298 FILE No. County Clerk, Victoria County, Texas

### NOTICE OF TRUSTEE OR SUBSTITUTE TRUSTEE'S SALE

### **Deed of Trust**

Date:

January 21, 2022

Grantor(s):

Latoya Gabrielle Taylor

Mortgagee:

Casas For All, LLC, a Delaware Limited Liability Company

Recorded in: Clerk 's File No. 202204837

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 LOT 12, BLOCK 11, OUEEN CITY ADDITION, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, AS DESCRIBED IN VOLUME CLERK'S FILE #200201328, OFFICIAL PUBLIC RECORDS OF VICTORIA COUNTY, TEXAS (more particularly described in the Loan Documents).

Date of Sale: January 2, 2024

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.

THIS INSTRUMENT APPOINTS THE TRUSTEE OR 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

#### **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.

> FILED 2023 DEC 12 A II: 03

The Mortgagee, whose address is:
Casas For All, LLC, a Delaware Limited Liability Company
6101 Southwest Fwy., Suite 400
Houston, TX 77057

Dated this 12th day of December 2023

Susane Law of Jo Woolsey or Bob Frisch or Jayice Stoner or Jodi Steen or David Garvin or Enrique Loera or Susana Garcia or Donna Brammer or Katrina Rodriguez or Cesar Acosta or Christopher Apodaca or Rinki Shah or Theresa Phillips or Sandra Benavides or David Cerda or Renaud Ba or Angelique Lozada or Vanessa Lopez or Jose Martinez or Mark Laffaye or Alexander Lawson or Maria Dabrowska or Lesbia Longoria or Alan Zamarripa or Francis Staser or Daniel Fiedler or **Emilio Martinez or Miguel Alberto** Molina Alvarez or Sara Friedman or Viridiana Silva or Tami Machoka

Trustee or Substitute Trustee 6101 Southwest Fwy, Suite 400, Houston, TX 77057



200 200 400

2023 DEC 12 P 2: 48

Date: December 12, 2023

Trustee: Stephen A. Beal

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

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

Obligation: Real Estate Lien Note dated June 26, 2009, from Maker, Mr. Francisco Cubillos and Ms Janie Gonzalez, as husband and wife to Payee, BP-Residential, L.L.C., in the original principal amount of \$51,500.00

Deed of Trust

Date: June 26, 2009

Recording Information: Filed on June 26, 2009, and recorded under document number 200906770 Official Public Records of VICTORIA County, Texas

Grantor: Mr. Francisco Cubillos and Ms Janie Gonzalez, as husband and wife

Trustee: Stephen A. Beal

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

Property:

BEING the South one-half (S/2) of Lot Number One (1), in Block Number Thirty (30), of HALL'S ADDITION, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 1, Page 29 of the Plat Records of Victoria County, Texas.

Date of Sale (first Tuesday of month): January 2, 2024

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