

FILE No. 10022  
County Clerk, Victoria County, Texas

542 LEE STREET  
VICTORIA, TX 77905

0000008309320

**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: March 01, 2022

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 February 02, 1999 and recorded in Document CLERK'S FILE NO. 199901725 real property records of VICTORIA County, Texas, with AUCENCIO GONZALEZ AND SYLVIA C HUERTA, grantor(s) and NORWEST MORTGAGE, INC., mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by AUCENCIO GONZALEZ AND SYLVIA C HUERTA, securing the payment of the indebtednesses in the original principal amount of \$48,977.00, 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

FILED

2021 DEC 22 A 8:28

*David Boley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS



542 LEE STREET  
VICTORIA, TX 77905

00000008309320

**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, JANICE STONER, JODI STEEN, ARNOLD MENDOZA, SANDRA MENDOZA, RAMON PEREZ, JOHN SISK, AMY ORTIZ, 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: \_\_\_\_\_

542 LEE STREET  
VICTORIA, TX 77905

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VICTORIA

**EXHIBIT "A"**

BEING ALL OF LOT NO. THREE (3), BLOCK NO. TEN (10), IN CRESTVIEW ESTATE, SECTION II, AN ADDITION TO THE CITY OF VICTORIA, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 4, PAGE 69, OF THE MAP AND PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

**NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY 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**

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

WHEREAS, by Deed of Trust dated March 25, 2021, ROBERT PERSINGER conveyed to Kelly Garrett Kucera, as Trustee, and by DENNIS J. KOWALIK, as Substitute Trustee, dated January 18, 2022, the following property situated in the County of Victoria, Texas, to-wit:

BEING a 9.223 acre tract of land situated in the Manuel Zepeda Grant, Abstract 138, Victoria County, being a portion of that certain 200 acres tract of land (less Texas Highway Department right of way taking and found to be 196.439 acres by resurvey) conveyed to Joe Lee Evans, as Trustee, from Mayo Angerstein by Deed dated September 25, 1981, and recorded in Volume 1131, Page 781, of the Deed Records of Victoria County, reference to which is heremade for all purposes.

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

(herein the "Property") to secure that one certain Promissory Note dated March 26, 2021, as therein described, in the original principal amount of \$135,000.00, executed by ROBERT PERSINGER, and made payable to LUPE MARTINEZ, (herein the "Note"), which such Deed of Trust is recorded under Clerk's Instrument #2021103468 of the Official Records of Victoria County, Texas (herein "Deed of Trust"); and

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday the 1<sup>st</sup> day of March, 2022**, I will sell for cash, the property in the area designated by the Commissioner's Court of Victoria County as the area where foreclosure sales are to take place, at the Victoria County Courthouse, Victoria, Texas, to the highest bidder. The time at which the sale will begin will be 9:00 a.m., or within three (3) hours after said time.


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

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

Environmental Response, Compensation and Liability Act (42 U.S.C. § 9601 et seq.), as amended, and the regulations of the United States Environmental Protection Agency, or (ii) in such a way as to create any environmental condition that is actionable under any Federal, State or local environmental law or regulation. Any such representations or warranties are expressly disclaimed hereby.

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

WITNESS my hand this the 19 day of January, 2022.

  
\_\_\_\_\_  
DENNIS J. KOWALIK  
Substitute Trustee

THE STATE OF TEXAS §  
COUNTY OF VICTORIA §

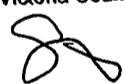
This instrument was acknowledged before me on this the 19th day of January, 2022 by DENNIS J. KOWALIK



  
\_\_\_\_\_  
NOTARY PUBLIC, STATE OF TEXAS

8 FILED O'CLOCK 38 AM

JAN 24 2022

By Heidi Easley  
Clerk County Court, Victoria County, Texas  
Deputy  


NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILE No. 10030  
County Clerk, Victoria County, Texas

Pursuant to authority conferred upon me by that certain Deed of Trust executed by Andre Martinez of Victoria County, Texas, dated 5/16/2019, and duly recorded as Instrument No. 201905630, of the Official Records of Victoria County, Texas, I will, as Substitute Trustee under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the payment thereof, sell on Tuesday, 3/1/2022, (that being the first Tuesday of said month), at public auction to the highest bidder for cash at the area of the Victoria County Courthouse designated by the Victoria County Commissioners Court for foreclosure sales (the Commissioners Court designation is recorded in the Real Property Records of Victoria County, Texas), said Courthouse being located in Victoria, Texas, between the hours of 10:00 o'clock a.m. and 1:00 o'clock p.m. of that day (the earliest time at which the sale will occur is 10:00 o'clock a.m., and the latest time at which it may occur is 1:00 o'clock p.m.), the following-described property, to-wit:

Being Lots Fifty-Five (55) and Fifty-Six (56), in Block Four (4), of Victoria-Bloomington Highway Subdivision, an addition lying within within the corporate limits of the City of Victoria, Victoria County, Texas, according to the established map and plat recorded in Volume 3, Page 25, Plat Records, Victoria County, Texas;

Subject, however, to any title exceptions and other matters set forth in the Deed of Trust described above or as may appear of record in the Office of the Victoria County Clerk of Victoria County, Texas, any ad valorem taxes that may be owing against the above-described property, and to any rights of parties in possession of the above-described property.


NOTICE

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

Executed this 25<sup>th</sup> day of January, 2022.

3 FILED O'CLOCK 49 pm

JAN 25 2022

Heidi Easley  
Clerk County Court, Victoria County, Texas  
By 



PEARL M. GARCIA, Substitute Trustee  
Platinum Home Investments, LLC  
3805 E. Rio Grande  
Victoria, Texas 77901  
361-214-2131 - Telephone  
361-582-4784 - Facsimile

## 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 ALL OF LOT NO. FORTY TWO (42), IN BLOCK NO. TWO (2), OF HIGHLAND ESTATES 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 2, PAGE 54, OF THE MAP AND PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 08/05/2005 and recorded in Document 200511272 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: 03/01/2022  
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 THOMAS YAWS AND MISTY YAWS, provides that it secures the payment of the indebtedness in the original principal amount of \$78,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Legacy Mortgage Asset Trust 2019-GS3 is the current mortgagee of the note and deed of trust and SELECT PORTFOLIO SERVICING, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Legacy Mortgage Asset Trust 2019-GS3 c/o SELECT PORTFOLIO SERVICING, INC., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119 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

Parkway Office Center, Suite 900

14160 Dallas Parkway

Dallas, TX 75254

11:05 FILED A.M.  
O'CLOCK

JAN 27 2022

Heldi Easley  
Clerk County Court, Victoria County, Texas  
By M. D. Deputy

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.



**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 EIGHTEEN (18), IN BLOCK NUMBER TWO (2), OF CASTLE HILL 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 5 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 06/11/2007 and recorded in Document 200707584 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: 03/01/2022  
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 JAMES F WELDER AND KATHRYN A WELDER, provides that it secures the payment of the indebtedness in the original principal amount of \$122,400.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Specialized Loan Servicing LLC is the current mortgagee of the note and deed of trust and SPECIALIZED LOAN SERVICING LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Specialized Loan Servicing LLC c/o SPECIALIZED LOAN SERVICING LLC, 6200 S. Quebec St., Greenwood Village, CO 80111 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  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

11:06 FILED A.M.  
O'CLOCK

JAN 27 2022

Held Easley  
Clerk County Court, Victoria County, Texas  
By M.D. Deputy

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.

217 Twelve Oaks, Inez, TX, 77968

**APPOINTMENT OF SUBSTITUTE TRUSTEE AND  
NOTICE OF SUBSTITUTE TRUSTEE SALE**

**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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**APPOINTMENT OF  
SUBSTITUTE TRUSTEE:**

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Gray, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, Ramon Perez, John Sisk, Amy Ortiz, Auction.com, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

**SUBSTITUTE TRUSTEE'S  
ADDRESS:**

c/o JACK O'BOYLE & ASSOCIATE, PLLC, Mailing Address: P.O. Box 815369, Dallas, Texas 75381, Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

**NOTICE OF SUBSTITUTE  
TRUSTEE SALE:**

WHEREAS, default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on March 01, 2022 between the hours of 11am-2pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF SALE:**

The place of the sale shall be: At the area in front of the east door of the Victoria County Courthouse, 115 North Bridge Street, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court in VICTORIA County, Texas or as designated by the County Commissioners.

**INSTRUMENT TO BE  
FORECLOSED:**

Deed of Trust or Contract Lien dated 06/14/2018 and recorded under Volume, Page or Clerk's File No. Instrument No. 201806944 in the real property records of Victoria County Texas, with LUIS JAVIER GARZA, A SINGLE MAN as Grantor(s) and AMERICAN NEIGHBORHOOD MORTGAGE ACCEPTANCE COMPANY LLC as Original Mortgagee.

**OBLIGATIONS SECURED:**

Deed of Trust or Contract Lien executed by LUIS JAVIER GARZA, A SINGLE MAN securing the payment of the indebtedness in the original principal amount of \$238,598.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by LUIS JAVIER GARZA. AMERICAN NEIGHBORHOOD MORTGAGE ACCEPTANCE COMPANY LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGE SERVICING  
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 property securing the above referenced loan. AMERICAN NEIGHBORHOOD MORTGAGE ACCEPTANCE COMPANY LLC is acting as the Mortgage Servicer for AMERICAN NEIGHBORHOOD MORTGAGE ACCEPTANCE COMPANY LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. AMERICAN NEIGHBORHOOD MORTGAGE ACCEPTANCE COMPANY LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

DT: NOS AND APPT (SVC)\_22

AL: 217 Twelve Oaks



4741057

AMERICAN NEIGHBORHOOD MORTGAGE ACCEPTANCE COMPANY  
LLC  
c/o AMERICAN NEIGHBORHOOD MORTGAGE ACCEPTANCE  
COMPANY LLC  
1 Corporate Dr., Ste 360  
Lake Zurich, IL 60047

**LEGAL DESCRIPTION OF  
PROPERTY TO BE SOLD:**

BEING LOT NUMBER THIRTY-TWO (32), OF MIDWAY ESTATES, AN ADDITION IN VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 5, PAGE 46, PLAT RECORDS OF VICTORIA COUNTY, TEXAS. (the "Property")

**REPORTED PROPERTY  
ADDRESS:**

217 Twelve Oaks, Inez, TX 77968

**TERMS OF SALE:**

The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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 and the priority of the lien being foreclosed.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Mortgagee and/or Mortgage Servicer 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 their bid immediately in cash if their bid is accepted.

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 of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein 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 refilled 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.

**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.**

DT: NOS AND APPT (SVC)\_22

AL: 217 Twelve Oaks



Signed on the 30 day of January, 2022

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC

Travis Gray  
Jack O'Boyle | SBN: 15165300  
[jack@jackoboyle.com](mailto:jack@jackoboyle.com)

Travis H. Gray | SBN: 24044965  
[travis@jackoboyle.com](mailto:travis@jackoboyle.com)

Chris Ferguson | SBN: 24069714  
[chris@jackoboyle.com](mailto:chris@jackoboyle.com)

P.O. Box 815369  
Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS MORTGAGE  
SERVICER

**CERTIFICATE OF POSTING**

My name is Alexis Mendoza, and my address is c/o 12300 Ford Rd, Ste. 212, Dallas, TX 75234. I declare under the penalty of perjury that on 2.2.22 I filed at the office of the Victoria County Clerk and caused to be posted at the Victoria County courthouse (or other designated place) this notice of sale.

Signed: [Signature]

Declarant's Name: Alexis Mendoza

Date: 2.2.22

3:34 FILED P.M.  
0'CLOCK

FEB 02 2022

By M-A. Heidi Easley  
Clerk County Court, Victoria County, Texas  
Deputy

DT: NOS AND APPT (SVC)\_22

AL: 217 Twelve Oaks



**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**

TS No.: TX-4050-015-F

DATE: February 3, 2022

NOTE: Promissory Lien Note described as follows:

Date: 8/25/2005  
Debtor: REBECCA C. GOMEZ, REBECCA C. GARZA, ELIAS GARZA JR.  
Original Creditor: CITIFINANCIAL, INC.  
Original Principal Amount: \$64,785.24  
Current Holder: U.S. Bank Trust NA, as trustee of the American Homeowner Preservation Trust Series 2015A+

DEED OF TRUST: Deed of Trust described as follows:

Date: 8/25/2005  
Grantor: REBECCA C. GOMEZ, REBECCA C. GARZA, ELIAS GARZA JR.  
Trustee: Elsa Briones  
Current Beneficiary: U.S. Bank Trust NA, as trustee of the American Homeowner Preservation Trust Series 2015A+  
Recorded: 9/2/2005, Instrument Number 200512428 of the Public Records of Victoria County, Texas

LENDER: U.S. Bank Trust NA, as trustee of the American Homeowner Preservation Trust Series 2015A+

BORROWER: REBECCA C. GOMEZ, REBECCA C. GARZA, ELIAS GARZA JR.

PROPERTY: The real property described as follows:

**SEE ATTACHED EXHIBIT "A" LEGAL DESCRIPTION**

**SUBSTITUTE TRUSTEE: ELIZABETH DRANTTEL, JIM MILLS, SUSAN MILLS, RUSSELL CAIN, MARILYN CUMMINGS, JAN REGAN, TINA JACOB, ED HENDERSON, PAT BRENNAN, ROSIE TREVINO, JIM CHILCOAT, WILL DABBS, ARNOLD MENDOZA, SUSAN SANDOVAL, LELYE EVANS, ALEXIS MENDOZA, SARAH MAYS, SANDRA MENDOZA**

Substitute Trustee's Mailing Address: c/o Rose L. Brand & Associates PC, 7430 Washington Street NE, Albuquerque, NM 87109

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

March 1, 2022, the first Tuesday of the month, to commence at 12:00 PM, or within three (3) hours after that time.

**PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

At the area in front of the east door of the Victoria County Courthouse, 115 North Bridge Street, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court (if no such place is designated, then the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

**RECITALS**

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, 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.

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.**

Notice of Sale executed by:

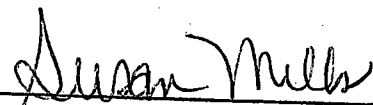
  
\_\_\_\_\_  
Trustee Susan Mills

EXHIBIT "A"  
LEGAL DESCRIPTION

The East one half (1/2) of the following described tract or parcel of land, to wit:

That certain Lot tract or parcel of land out of a certain 69.94 acres of land, more or less, out of Farm Lot No. One (1), Block No. Three (3), Range No. Eight (8), East above Town on the original four league grant to the Town of Victoria in Victoria County, Texas, which said 69.94 acres are fully described in a deed dated May 27, 1953, and duly recorded in Volume 342, Page 357 of the deed records of Victoria County, Texas; the tract of land conveyer herein being described by metes and bounds as follows, to-wit:

Beginning at the Southwest corner of said farm Lot No. One (1), Block No. Three (3), Range No. Eight (8), East above Town of Victoria, in Victoria County, Texas, and thence North 04 Degrees 26 Minutes West and along the Westerly boundary line of said Farm Lot No. One (1), Block No. Three (3), Range No. Eight (8), above mentioned, a distance of 666.8 feet, and thence North 85 Degrees 00 Minutes East and parallel to the Southerly boundary line of said Farm Lot No. One (1), Block No. Three (3) Range No. Eight (8), above mentioned, a further distance of 142.5 feet to stake for corner, which said stake is the beginning point for the tract of land herein conveyed;

Thence North 04 Degrees 26 Minutes West and parallel to the Westerly boundary line of said Farm Lot No. One (1), Block No. Three (3), Range No. (8) above mentioned, a distance of 305.6 feet to stake for corner,

Thence North 85 Degrees 00 Minutes East and parallel to the Southerly Boundary line of said Farm Lot No. One (1), Block No. Three (3), Range No. Eight (8), above mentioned, a distance of 142.5 feet to stake for corner,

Thence South 04 Degrees 26 Minutes East and parallel to the Westerly boundary line of said Farm Lot No. One (1), Block No. Three (3), Range No. Eight (8), above mentioned, a distance of 305.6 feet to stake for corner,

Thence South 85 Degrees 00 Minutes West said parallel to the Southerly boundary line of said Farm Lot No. One (1), Block No. Three (3) Range No. Eight (8), above mentioned, a distance of 142.5 feet to the place of beginning.

The above described and conveyed tract or land is also known as Lot No. Thirteen (13), in Block No. Three (3) of Lone Tree Acres Subdivision, an unrecorded subdivision in Victoria, Victoria County, Texas, and being reflected on a map and plat prepared by F. B. Lowry, Registered Profession Engineer, dated February 25, 1954.

AND AS SHOWN ON SAID DEED OF TRUST AS:

That certain Lot tract or parcel of land out of a certain 69.94 acres of land, more or less, out of Farm Lot No. 1, Block No. Three 3 Range No. 8, East above Town on the original four league grant to the Town of Victoria, Victoria County, Texas, which said 69.94 acres are fully described in a deed dated May 27, 1953, recorded in Vol. 342, Page 357 deed records Victoria County, Texas, to which reference is here made for all purposes, and being described by metes and bounds as follows:

Beginning at the Southwest corner of said Farm Lot No. 1, Block No. 3, Range No. 8, East of Victoria, in the original four league grant to the town of Victoria, Texas; thence North 4 Deg. 26' W, and along the Westerly boundary line of said Farm Lot No. One (1), Block No. 3, Range 8, East, a distance of 866.8 feet, stake for corner, and thence N 85 Deg 00' E a distance of 285 feet to a stake for corner, which said last mentioned corner is the beginning point for the tract of land: thence N 4 deg. 26' W and parallel to the Westerly boundary line of said Farm Lot No. 1, in said Block No. 3, Range No. 8, above mentioned, a distance of 138.9 feet to stake for corner;



Exhibit "A" Legal Description (cont).

thence N 85 deg. 00' E and parallel to the Southerly boundary line of said farm Lot No. 1, Block No. 3, Range No. 8, above mentioned, a distance of 71.25 feet, stake for corner; thence South 4 degrees 26' East and parallel to the Westerly Boundary line of said Farm Lot No. 1, Block No. 3, Range No. 8, above mentioned, a distance of 138.8 feet to stake for corner; thence South 86 degrees 00' West and parallel to the Southerly boundary line of said Farm Lot No. 1, Block No. 3, Range No. 8, above mentioned, a distance of 71.25 feet to the place of beginning, more or less. The above described and conveyed tract of land is also known and designated as the Southwesterly 71.25 feet by 138.9 feet out of Lot No. Twelve (12) in Block No. Three (3) of a proposed subdivision of the above mentioned 89.92 acre tract of land, which proposed subdivision is known and designated as Lone Tree Acres Subdivision, to the City of Victoria, Victoria County, Texas, which said map and plat of said subdivision was prepared by F B Lowry, registered professional engineer, of Victoria, Victoria County, Texas, under date of February 25, 1954 to which reference is here made.

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*Diana Cooper*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS