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24-03649
1705 AVONDALE ST, VICTORIA, TX 77901

SO

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

COUNTY CLERK
VICTORIA COUNTY, TEXAS

Property: The Property to be sold is described as follows:

BEING LOT NUMBER 1RA, IN BLOCK NUMBER THIRTEEN (13), OF GREENBRIAR PLACE, RESUBDIVISION VI, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 10, PAGE 12-D, PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

Security Instrument: Deed of Trust dated January 11, 2023 and recorded on January 17, 2023 at Instrument Number 202300521 in the real property records of VICTORIA County, Texas, which contains a power of sale.

Sale Information: February 4, 2025, 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 CAROLINA GONZALEZ GODINEZ secures the repayment of a Note dated January 11, 2023 in the amount of \$166,920.00. U.S. BANK NATIONAL ASSOCIATION, whose address is c/o U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301, is the current mortgagee of the Deed of Trust and Note and U.S. Bank National Association 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.

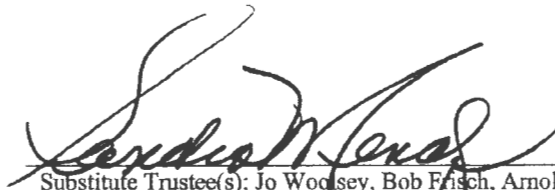
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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



4829049

Nicki Company

De Cubas & Lewis, P.C.
Nicki Company , Attorney at Law
PO Box 5026
Fort Lauderdale, FL 33310



Substitute Trustee(s): Jo Woodsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Vicki Hammonds, Jodi 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, Adolfo Rodriguez and Auction.com employees included but not limited to those listed herein.

c/o De Cubas & Lewis, P.C.
PO Box 5026
Fort Lauderdale, FL 33310

Certificate of Posting

I, Sandra Mendoza, declare under penalty of perjury that on the 21 day of November, 2024, 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).

C&M No. 44-24-03197/ FILE NOS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF 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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated October 31, 2018 and recorded under Clerk's File No. 201812651, in the real property records of VICTORIA County Texas, with Leslie R. Garcia and Francisca F. Garcia, husband and wife. as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Goldwater Bank, N.A., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Leslie R. Garcia and Francisca F. Garcia, husband and wife. securing payment of the indebtedness in the original principal amount of \$188,522.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Leslie R. Garcia, Francisca F. Garcia. SERVBANK, SB is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. Allied First Bank, SB dba Servbank is acting as the Mortgage Servicer for the Mortgagee. Allied First Bank, SB dba Servbank, is representing the Mortgagee, whose address is: 500 South Broad Street, Suite #100A, Meriden, CT 06450.

Legal Description:

BEING LOT NUMBER FIFTEEN (15), IN BLOCK NUMBER EIGHTEEN (18), OF CASTLE HILL NORTH, SECTION II, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 4, AT PAGE 37 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HEREMADE FOR DESCRIPTIVE PURPOSES.

SALE INFORMATION

Date of Sale: 02/04/2025

Earliest Time Sale Will Begin: 11:00 AM

Location of Sale: **The place of the sale shall be: VICTORIA County Courthouse, Texas at the following location: 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**

TERMS OF SALE

A 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.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. 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.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Arnold Mendoza, Alexis Mendoza, Sandra Mendoza, Jennyfer Sakiewicz, Adolfo Rodriguez, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on 11/25/2024.

/s/ Sarah A. Trad SBOT No. 24140355, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by

Printed Name: _____

Sandra Mendoza

3:10 FILED 0'CLOCK PM

C&M No. 44-24-03197

DEC 02 2024

Heidi Easley
Clerk County Court, Victoria County, Texas
By 810 Deputy

24-251930

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: November 6, 2020	Original Mortgagor/Grantor: GIEZI ABNER KUILAN
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LOANDEPOT.COM., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202012570	Property County: VICTORIA
Mortgage Servicer: LOANCARE LLC	Mortgage Servicer's Address: 3637 SENTARA WAY, VIRGINIA BEACH, VIRGINIA 23452

* 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.

Secures: Note in the original principal amount of \$159,075.00, executed by GIEZI KUILAN and payable to the order of Lender.

Property Address/Mailing Address: 2807 BLUEBONNET ST, VICTORIA, TX 77901

Legal Description of Property to be Sold: BEING LOT NUMBER TWENTY-ONE (21), IN BLOCK NUMBER THREE (3), OF MEADOWBROOK SUBDIVISION, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP OR PLAT OF RECORD IN VOLUME 322, PAGE 30, DEED RECORDS OF VICTORIA COUNTY, TEXAS..

Date of Sale: February 4, 2025	Earliest time Sale will begin: 11:00 AM
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Place of sale of Property: 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 COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *LAKEVIEW LOAN SERVICING, LLC*, the owner and holder of the Note, has requested Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com whose address is 1 Mauchly Irvine, CA 92618 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi



Steen whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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 *LAKEVIEW LOAN SERVICING, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com whose address is 1 Mauchly Irvine, CA 92618 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, 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 Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com whose address is 1 Mauchly Irvine, CA 92618 OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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VICTORIA COUNTY, TEXAS


SUBSTITUTE TRUSTEE

Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Auction.com OR Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
13010 Morris Rd, Suite 450, Alpharetta, Georgia 30004
PH: (470)321-7112

2024 DEC 16 A 9:38

NOTICE OF SUBSTITUTE TRUSTEE'S SALE *MD*

Victoria County
COUNTY CLERK
VICTORIA COUNTY, TEXAS

T.S. #: 2024-11832-TX

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

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

Date: **2/4/2025**
Time: **The earliest time the sale will begin is 11:00 AM**, or within three (3) hours after that time.
Place: Victoria County Courthouse, Texas, at the following location: 115 North Bridge Street, Victoria, TX 77901 FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

Being Lot Number Eighteen (18), in Block Number Eight (8), of Avalon Place, Section III, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of recorded in Volume 3, Page 76, plat records, Victoria County, Texas.

Commonly known as: 104 ESQUIRE PL VICTORIA, TX 77901

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated **8/31/2021** and recorded in the office of the County Clerk of Victoria County, Texas, recorded on **9/2/2021** under County Clerk's File No **202111045**, in Book -- and Page -- of the Real Property Records of Victoria County, Texas.

Grantor(s):	Louis Keaton Lumpkins and Jessica Ortega, Husband and Wife
Original Trustee:	WES HOSKINS
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner, Jodi Steen, Alexis Mendoza, Susan Sandoval, Leslye Evans, W D Larew, Sarah Mays, Adolfo Rodriguez aka Adolfo Rodriguez, Jim Mills, Susan Mills, Russell Cain, Marilyn Cummings, Jan Regan, Tina Jacob, Ed Henderson, Pat Brennan, Rosie Trevino, Jim Chilcoat, Will Dabbs, Jeff Benton, Jennyfer Sakiewicz
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Community Bank, a State Chartered Bank, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

T.S. #: 2024-11832-TX

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property securing the above referenced loan.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

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

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$235,540.00, executed by Louis Keaton Lumpkins and Jessica Ortega, Husband and Wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Community Bank, a State Chartered Bank, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

T.S. #: 2024-11832-TX

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

Dated: 12/16/24

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

c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
Fax: (888) 345-5501

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

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

Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/20/2012	Grantor(s)/Mortgagor(s): JASON JOY AND SPOUSE NIDIA JOY
Original Beneficiary/Mortgagee: WELLS FARGO BANK NATIONAL ASSOCIATION	Current Beneficiary/Mortgagee: Wells Fargo Bank, N.A.
Recorded in: Volume: N/A Page: N/A Instrument No: 201208086	Property County: VICTORIA
Mortgage Servicer: Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
Date of Sale: 2/4/2025	Earliest Time Sale Will Begin: 11:00 AM
Place of Sale of Property: Victoria County Courthouse, 115 N. Bridge Street, Victoria, TX 77901 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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

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

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

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

Dated: 12/24/2024



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Wells Fargo Bank, N.A.

Dated: 12-30-24

Printed Name: Jo Woolsey

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

FILED

2024 DEC 30 P 12:20

SO

MH File Number: TX-24-105840-POS
Loan Type: FHA

COUNTY CLERK
VICTORIA COUNTY, TEXAS

EXHIBIT A

THE STATE OF TEXAS)
COUNTY OF VICTORIA]

Being a 4.00 acre tract of land situated in the S A. and M G. Railroad Company Survey Abstract 321 Victoria County Texas said 4.00 acres being a portion of Lot Number one (1) in Block Number Two (2) of Northside Estates an addition to Victoria County Texas according to the established map or plat of said addition of record in Volume 465 Page 79 of the Deed Records of Victoria County Texas and being a portion of a 5 acre tract of land conveyed from Woodrow Wagner to William G. Wagner et al by deed dated October 23 2009 as recorded in Official Records Instrument No. 200911707 of Victoria County Texas said 4.00 acre tract being described by metes and bounds as follows

BEGINNING at a 5/8 inch diameter iron rod found for the North corner of the herein described tract said iron rod also being the North corner of Lot 1 the West corner of Lot 2 and in the southeast right of way line of Jessica Drive (50 R O W)

THENCE South 44 39 00 East with the common line between Lot 1 and Lot 2 a distance of 520.60 feet to a 5/8 inch diameter iron rod with yellow plastic cap stamped CIVILCORP set for the East corner of the herein described tract said iron rod also being the common corner of Lot 1 Lot 2 Lot 15 and Lot 16

THENCE South 45 53 00 West with the common line between Lot 1 and Lot 16 a distance of 39.60 feet to a 5/8 inch diameter iron rod found for an exterior corner of the herein described tract said iron rod also being the East corner of a 1.00 acre tract of land conveyed from Jerry Ned Thigpen et ux to Brandon Scherer and Megan Ball as recorded in Official Records Instrument No. 200809055 of said county

THENCE North 44 39 00 West crossing Lot 1 and with the common line of the 1.00 acre Scherer tract a distance of 115.00 feet to a 5/8 inch diameter iron rod found for an interior corner of the herein described tract said iron rod also being the North corner of the 1.00 acre Scherer tract

THENCE South 45 53 00 West crossing Lot 1 and with the common line of the 1.00 acre Scherer tract a distance of 378.80 feet to a 5/8 inch diameter iron rod with yellow plastic cap stamped CIVILCORP set for the South corner of the herein described tract said iron rod being the West corner of the 1.00 acre Scherer tract and in the northeast right of way line of Honey Drive (50 R O W) said iron rod also being North 44 39 00 West a distance of 115.00 feet from a 5/8 inch diameter iron rod found for the common corner of the 1.00 acre Scherer tract Lot 1 and Lot 16

THENCE North 44 39 00 West with the common line between Lot 1 and the northeast right of way line of Honey Drive a distance of 405.60 feet to a 5/8 inch diameter iron rod with yellow plastic cap stamped CIVILCORP set for the West corner of the herein described tract said iron rod also being the West corner of Lot 1 and at the intersection of the northeast right of way line of Honey Drive and the southeast right of way line of Jessica Drive

THENCE North 45 53 00 East with the common line of Lot 1 and the southeast right of way line of Jessica Drive a distance of 418.40 feet to the **POINT-OF-BEGINNING** CONTAINING within these metes and bounds 4.00 acres of land more or less

Basis of bearing was determined from monuments found along the northeast right of way line of Honey Drive

A survey drawing of even date herewith accompanies this legal description

The foregoing Fieldnote Description is based on an actual survey made under my supervision in June 2012 and is true and correct to the best of my knowledge and belief



Bonnie L. Galvan
Registered Professional Land Surveyor
Texas No. 5229



EXHIBIT A

SD

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:

BEING LOT NUMBER THIRTY (30), OF CHATELET 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 6, AT PAGE 154 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 04/10/2015 and recorded in Document 201504143 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: 02/04/2025

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 MARGIE ROYALS GEER, provides that it secures the payment of the indebtedness in the original principal amount of \$236,250.00, 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 377th District Court of Victoria County on 11/08/2024 under Cause No. 24-05-91096-D. 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

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 TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Isaiah James Carrera and Samantha Carrera	Deed of Trust Date	December 16, 2022
Original Mortgagee	Mortgage Electronic Registration Systems, Inc. ("MERS"), as beneficiary, as nominee for Prosperity Bank, its successors and assigns	Original Principal	\$145,000.00
Recording Information	Instrument #: 202213431 in Victoria County, Texas	Original Trustee	David Zalman
Property Address	3502 Gayle St., Victoria, TX 77901	Property County	Victoria

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Prosperity Bank	Mortgage Servicer	Prosperity Bank
Current Beneficiary	Prosperity Bank	Mortgage Servicer Address	2101 Custer Road, Plano, TX 75075

SALE INFORMATION:

Date of Sale	02/04/2025
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, Elizabeth Anderson, Janice Stoner, Adolfo Rodriguez, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:

BEING LOT NUMBER FOURTEEN (14), IN BLOCK NUMBER ONE (1), OF MAYFAIR TERRACE SECTION VI, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 6, PAGE 97 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

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

NOTICE OF TRUSTEE'S SALE

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.

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 January 8, 2025.

/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

2025 JUN -9 10:58

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EXHIBIT "A"

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

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

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

THENCE North 43° 58' East with a boundary line of Lot No. Twenty-three (23), Spring Creek Acres, a distance of 196.7 feet to a stake for corner.

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

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

113 Wearden Drive
Victoria, Texas 77904

FILE No. 10435
County Clerk, Victoria County, Texas

NOTICE OF FORECLOSURE

Notice is hereby given of a public nonjudicial foreclosure sale.

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

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

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

Date: February 4, 2025

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

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

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

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

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

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

113 Wearden Drive
Victoria, Texas 77904

5. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively, the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$146,000.00, executed by Roy Coronado and Tonya Lynette Coronado, and payable to the order of NRH XI, LLC, a Texas limited liability company; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Roy Coronado and Tonya Lynette Coronado. NRH XI, LLC, a Texas limited liability company is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.


Questions concerning the sale may be directed to the undersigned:

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

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

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

EXECUTED this 30th day of December 2024.


Samuel E. Sprowles

FILED

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Sp
COUNTY CLERK
VICTORIA COUNTY, TEXAS

EXHIBIT "A"

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

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

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

THENCE North 43° 58' East with a boundary line of Lot No. Twenty-three (23), Spring Creek Acres, a distance of 196.7 feet to a stake for corner.

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

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILE No. 10436
County Clerk, Victoria County, Texas

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 4th day of February, 2025
Time: 11:00 am or not later than three hours after that time
Place: **FRONT OF THE EAST DOOR OF THE COURTHOUSE
BUILDING LOCATED AT 115 NORTH BRIDGE STREET OR
AS DESIGNATED BY THE COUNTY COMMISSIONER'S
OFFICE.**

TERMS OF SALE: CASH

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: July 27, 2022
Grantor(s): L2E Investments and Development, LLC
Original Mortgagee: RCN Enterprises, LLC d/b/a Nworie Capital
Original Principal: \$157,500.00
Recording Information: Deed Inst.# 202208572
Current Mortgagee/Beneficiary: U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2022-5
Secures: Term Note (the "Note") in the original principal amount of \$157,500.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, amended, corrected and/or extended.

PROPERTY TO BE SOLD:

Property County: Victoria
Property Description: (See Attached Exhibit "A")
Property Address: 1717 E. Mesquite Lane, Victoria, Texas 77901-4247
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

FILED

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MD
COUNTY CLERK
VICTORIA COUNTY, TEXAS

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLC, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen, or any.

SUBSTITUTE TRUSTEE ADDRESS: 14800 Landmark Blvd, Suite 850, Addison, TX 75254

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLC
1320 Greenway Drive, Ste. 780, Irving, Texas 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am _____ whose address is

_____. I declare under penalty perjury that I filed

and/or recorded this Notice of Foreclosure Sale at the office of the Victoria County Clerk and caused it to be posted
at the location directed by the Victoria County Commissioners.

Return to: Jay.Jordan@mccalla.com or McCalla Raymer Leibert Pierce, LLC, 1320 Greenway Drive, Ste. 780, Irving, Texas 75038

EXHIBIT "A"

BEING LOT NUMBER NINE (9), IN BLOCK NUMBER FOUR (4), OF WOODLAWN SUBDIVISION, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAPOR PLAT OF SAID ADDITION OF RECORD IN VOLUME 1, PAGE 23 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

2025 JAN 14 P 1:16

NOTICE OF FORECLOSURE SALE

STATE OF TEXAS §
 §
COUNTY OF VICTORIA §

MD
Belia Ornelas
COUNTY CLERK
VICTORIA COUNTY, TEXAS

WHEREAS, Cesar Ornelas, as Grantor ("**Grantor**"), executed a Deed of Trust dated April 28, 2022 (together with any corrections, changes in terms, renewals, modifications or extensions thereof, collectively, the "**Deed of Trust**"), conveying to Michael J. Daley, as Trustee, certain real property hereinafter described and situated in Victoria County, Texas, to secure Belia Ornelas, as the Beneficiary under the Deed of Trust in the payment of that certain Real Estate Lien Note dated March 10, 2022, in the original principal balance of \$700,000.00 (together with any corrections, changes in terms, renewals, modifications or extensions thereof, collectively the "**Note**"), which Deed of Trust was recorded on August 9, 2022 as Document No. 202208973 in the Official Public Records of Victoria County, Texas; and

WHEREAS, in accordance with the Deed of Trust, Belia Ornelas, as the current Beneficiary under the Deed of Trust and holder and owner of the Note, appointed Sarah Santos and/or Landon Hankins and/or Rachel Garza and/or Joshua Caldwell of Davis & Santos, PLLC, 719 S. Flores Street, San Antonio, Texas 78204, to act as Substitute Trustee; and

WHEREAS, default has occurred under the terms of the Deed of Trust, and the principal balance of the Note plus accrued interest and other fees and costs, and all other indebtedness of Grantor owed to Beneficiary, are now wholly due, and Belia Ornelas as Beneficiary, has requested the undersigned to sell the property described in said Deed of Trust and hereinafter described to satisfy said indebtedness.

NOW THEREFORE, notice is given as follows:

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

Being Lot Number One (1), Block Number One (1), Artero Funeral Home Subdivision, Victoria, Texas, according to the established map and plat of record in Volume 6, Page 61, Plat Records of Victoria County, Texas.

2. **Instrument to be foreclosed.** The instrument to be foreclosed is the Deed of Trust dated April 28, 2022, executed by Cesar Ornelas, recorded on August 9, 2022 as Document No. 202208973 in the Official Public Records of Victoria County, Texas.

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

Date: Tuesday, February 4, 2025.

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: Outside in front of the east entrance of the Victoria County Courthouse building located at 115 N. Bridge Street, Victoria, Texas 77901, or as designated by the Victoria County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosures sales are to take place.

If the Beneficiary postpones, withdraws, or **reschedules** the sale for another day, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

4. **Terms of sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to purchase the property, directly or through a designee, and to have the bid credited to the Note or other secured indebtedness 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 nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the trustee or substitute 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" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust, and at the purchaser's own risk. 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 or substitute 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.

5. **Type of sale.** The sale is a non-judicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Cesar Ornelas.

The property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

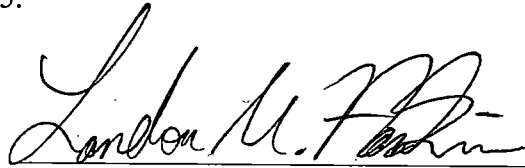
6. **Obligations secured.** The Deed of Trust provides that it secures the payment of the indebtedness therein described, including, but not limited to the Real Estate Lien Note in the original principal amount of \$700,000.00, executed by Cesar Ornelas, and payable to the order of Belia Ornelas. Belia Ornelas is the current owner and holder of such indebtedness and is the Beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the Beneficiary, Belia Ornelas, 32649 Edgewater Isle, Los Fresnos, Cameron County, Texas 78566.

7. **Default and Request to Act.** Default has occurred under the Deed of Trust, and the Beneficiary has requested me, as substitute trustee, and/or or the other individuals identified as substitute trustees herein, as substitute trustee, to conduct this sale. Notice is given that before the sale, the Beneficiary may appoint another person as substitute trustee to conduct the sale.

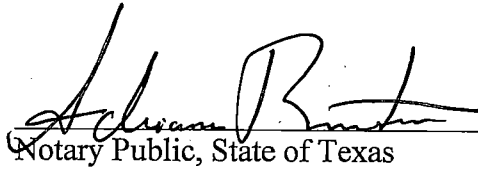
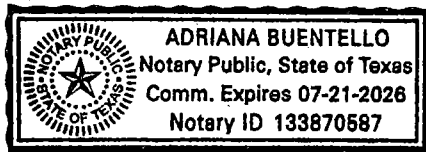
8. **Notice regarding military service.** **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state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

Dated to be effective as of: January 13, 2025.



Landon Hankins, Substitute Trustee
Davis & Santos, PLLC
719 S. Flores St.
San Antonio, Texas 78204
Tel: (210) 853-5882
Fax: (210) 200-8395

This instrument was acknowledged before me on January 13, 2025, by Landon Hankins.



Notary Public, State of Texas

Notice of Postponement of Foreclosure Sale

STATE OF TEXAS)

COUNTY OF Victoria)

Public notice is hereby given that the foreclosure sale set for April 1, 2025 and previously announced by ASHLEY TEGELER KLEIMAN, acting as Substitute Trustee, pursuant to that certain Notice of Foreclosure Sale dated February 28, 2025 and posted as File No. 10463 of the County Clerk, Victoria County, Texas on February 28, 2025 at 8:24 a.m. will be reset and again announced when a new sale date is established.

Dated March 31, 2025.

By: Ashley Tegeler Kleiman
Ashley Tegeler Kleiman, Substitute Trustee
Duckett, Bouligny & Collins, LLP
207 W. Jackson
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EL CAMPO, TX 77437
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FILED

2025 MAR 31 P 4:04

SD
Dicki Cooley
COUNTY CLERK
VICTORIA COUNTY, TEXAS