

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Date:** January 12, 2017

**DEED OF TRUST**

**Date:** December 1, 2014

**Grantor:** George Trejo, Jr. and Jessica Trejo

**Original Beneficiary:** Gale Estates, L.L.C.  
A Texas Limited Liability Company

**Current Beneficiary:** Gale Estates, L.L.C.  
A Texas Limited Liability Company

**Recorded in Document No.:** 201506000539

**Property County:** Comal

**Legal Description:**

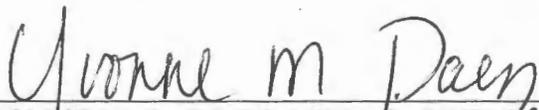
Tract(s) 85, Rayner Ranch Subdivision, Unit 1, as shown by map or plat of said subdivision duly recorded in the Office of the County Clerk of Comal County, Texas in Volume 14, Page(s) 33-38, of Comal County, Texas.

**Date of Sale:** February 7th, 2017

**Earliest Time Sale will Begin:** 10:00 a.m.

**Place of Sale of Property:** In Room 104 of the Comal County Courthouse, located at 199 Main Plaza, New Braunfels, Comal County, Texas, or as designated by the Comal County Commissioners in the Real Property Records of said county.

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 five (5) hours after that time.



YVONNE M. PAEZ OR LIDIA S. ORTEGA LSO  
Substitute Trustee

BOBBIE KOEPP  
COUNTY CLERK COMAL COUNTY

2017 JAN 17 PM 3:11

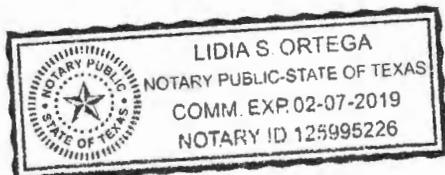
FILED FOR RECORD

STATE OF TEXAS §

COUNTY OF BEXAR §

<sup>136</sup> BEFORE ME, the undersigned authority, on this day personally appeared Yvonne M. Paez or ~~Lidia S. Ortega~~, Trustee, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN under my hand and seal of office this the 12<sup>th</sup> day of January, 2017.



Lidia S. Ortega  
Notary Public in and for the State of Texas

AFTER RECORDING, RETURN TO:  
GALE ESTATES, L.L.C.  
15315 San Pedro  
San Antonio TX 78232

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.

FILED FOR RECORD  
2017 JAN 17 PM 1:21  
BOBBIE KOEPP  
COUNTY CLERK COMAL COUNTY  
COPY

**NOTICE OF FORECLOSURE SALE**

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

NOTICE HEREBY IS GIVEN OF THE FOLLOWING NONJUDICIAL FORECLOSURE:

WHEREAS, pursuant to the authority conferred upon me by that certain Deed of Trust executed by David R. Madrigal, as President of Madrigal Properties Inc., and as Guarantor, to Tausch Ventures LLC, to Jackie Lynn Ward, TRUSTEE, dated February 12, 2016, for the benefit of Tausch Ventures, LLC, duly recorded under Clerk's File No. 201606006956, of the Official Public Records of Real Property of Comal County, Texas, securing the payment of that one certain promissory note in the original principal amount of TWELVE THOUSAND AND 00/100 (\$12,000.00), encumbering the following described Real Property:

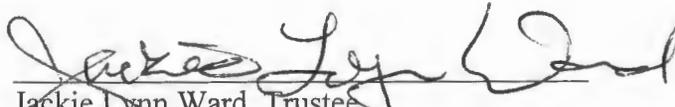
**Lot 451, Canyon Lake Hills, Unit No. 1, Comal County, Texas, according to the map or plat thereof recorded in Volume 2, Page 17, Map and/or Plat Records, Comal County, Texas.**

WHEREAS, default has occurred in the payment of said Note and the same is now all due, and the legal owner and holder thereof has requested the undersigned to sell all of the Real Property in pursuance of the terms of said Deed of Trust.

NOW, THEREFORE, notice is given that on Tuesday, 7th day of February, 2017, 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. The sale will be conducted in the area designated by the Commissioners court of Comal County, Texas. I will sell all of the Real Property to the highest bidder for cash to satisfy all delinquent unpaid sums then due and owing under the Note and Deed of Trust.

Pursuant to Section 51.009 of the Texas Property Code, the Real Property will be sold in "as is, where is" condition, without 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 Real Property.

EXECUTED this 17<sup>th</sup> day of January, 2017.

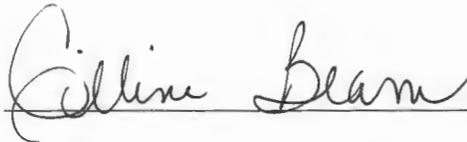
  
Jackie Lynn Ward, Trustee

ACKNOWLEDGMENT

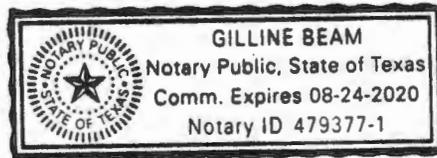
STATE OF TEXAS

COUNTY OF BEXAR

This instrument was acknowledged before me on the 17<sup>th</sup> day of January, 2017,  
by Jackie Lynn Ward.



Notary Public In and for the State of Texas



PLEASE RETURN TO:  
TAUSCH VENTURES, LLC  
PO Box 1732  
Helotes, TX 78023

PREPARED IN THE LAW OFFICE OF:  
Jackie Lynn Ward, Attorney at Law  
3714 Newrock Drive  
San Antonio, Texas 78230

COPY

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 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.

CEJ

FILED FOR RECORD  
2017 JAN 17 PM 2:25

1. *Property to Be Sold.* The property to be sold is described as follows: SEE EXHIBIT "A" ATTACHED HERETO MADE A PART HEREOF. YEAR: 2008 MANUFACTURER'S NAME: PALM HARBOR HOMES MAKE: 2008 SUMMIT COLLECTION MODEL: SCT476U7 SERIAL / VIN: PH05-19833A&B HUD LABEL #: PFS1036851 AND PFS1038841 "LAND AND HOME MATTERS. OWNER ACKNOWLEDGES THAT THE LAND AND MANUFACTURED HOME COVERED BY THIS SECURITY INSTRUMENT ARE TO BE TREATED AS REAL PROPERTY FOR ALL PURPOSES UNDER TEXAS LAW AND THAT THE PARTIES HAVE ELECTED NOT BE GOVERNED BY CHAPTER 347 OF THE TEXAS FINANCE CODE."

LOT 5A, EMERALD VALLEY SUBDIVISION, ACCORDING TO MAP OR PLAT RECORDED IN VOLUME 8, PAGE 131, COMAL COUNTY, TEXAS MAP AND PLAT RECORDS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 04/09/2011 and recorded in Document 201106013792 real property records of Comal County, Texas.

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

Date: 02/07/2017

Time: 10:00 AM

Place: Comal County Courthouse, Texas, at the following location: THE MAIN ENTRANCE OF THE COMMISSIONERS COURT BUILDING, 199 MAIN PLAZA, NEW BRAUNFELS, TEXAS 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 CONRAD R OLIVER AND MARIE C. OLIVER, provides that it secures the payment of the indebtedness in the original principal amount of \$127,529.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Nationstar Mortgage, LLC is the current mortgagee of the note and deed of trust and NATIONSTAR MORTGAGE LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Nationstar Mortgage, LLC c/o NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019 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 TROY MARTIN, DEBORAH MARTIN, CHRIS LAFOND OR DEANNA RAY, 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  
Lori Liane Long, Attorney at Law  
Tracey Midkiff, Attorney at Law  
Joseph Modric, Attorney at Law  
Parkway Office Center, Suite 900  
14160 North Dallas Parkway  
Dallas, TX 75254

TROY MARTIN, DEBORAH MARTIN, CHRIS LAFOND OR  
DEANNA RAY  
c/o AVT Title Services, LLC  
1101 Ridge Rd. Suite 222  
Rockwall, TX 75087

I am Deanna Ray Certificate of Posting  
whose address is 14160 N. Dallas Pkwy, Suite 900, Dallas, TX 75254. I declare under  
penalty of perjury that on 1/17/17 I filed this Notice of Foreclosure Sale at the office of the Comal County Clerk and  
caused it to be posted at the location directed by the Comal County Commissioners Court.

COPY

**Exhibit A**  
**Property Description**

The legal description of the Property Address ("Land") is typed below or please see attached legal description:

Lot 5A, EMERALD VALLEY SUBDIVISION, according to the map or plat thereof, recorded in Volume 8, Page 131, Map and Plat Records, Comal County, Texas.

Filed and Recorded  
Official Public Records  
Joy Streater, County Clerk  
Comal County, Texas  
05/20/2008 09:23:20 AM  
CRSHTW0  
200806019943



*Joy Streater*

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Real Property and Manufactured Home Limited Power of Attorney

Rev. 8/22/2005

1

[Doc Id 2930 Rev. 04.09.07]

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COPY

EEJ JAN 13 2017 1:53 PM  
J COMAL CO CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S 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 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. Property to Be Sold. The property to be sold is described as follows:

LOT 3, BLOCK 5, GARDEN RIDGE ESTATES, UNIT NO. 3, A SUBDIVISION  
IN COMAL COUNTY, TEXAS, ACCORDING TO A MAP OR PLAT RECORDED  
IN VOLUME 3, PAGE 78-79, MAP AND PLAT RECORDS OF COMAL  
COUNTY, TEXAS.

Commonly known as: 9322 Blazing Star Trail, Garden Ridge, TX 78266

2. Instrument to be Foreclosed. The instrument to be foreclosed is the deed of trust to Mortgage Electronic Registration Systems, Inc. as nominee for WR Starkey Mortgage, L.L.P., recorded on 08/29/2014 as Document No. 201406030301 in the real property records of Comal County, Texas. Assignment of Deed of Trust to Freedom Mortgage Corporation recorded on 12/16/2016 as 201606047876 of the real property records of Comal County, Texas. The holder or servicer of the instrument is: Freedom Mortgage Corporation .

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

Date: 02/07/2017

Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter.  
The sale will be completed by no later than 1:00 P.M.

Place: THE FIRST FLOOR IN THE HISTORIC COMAL COUNTY COURTHOUSE , or any other area designated by the County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

TX160146



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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 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 nature and extent of such matters, if any.

If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the deposit paid. The purchaser shall have no further recourse against the mortgagor, the mortgagee, or the mortgagee's attorney.

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 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.

5. 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 Salvador O. Salinas, joined herein Pro Forma by his spouse, Jennilyn Lohmer Salinas.

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of \$321,784.00, executed by Salvador O. Salinas, and payable to the order of WR Starkey Mortgage, L.L.P.; (b) all renewals and extensions of the note; (c) any and all present and future indebtednesses of Salvador O. Salinas, joined herein Pro Forma by his spouse, Jennilyn Lohmer Salinas to WR Starkey Mortgage, L.L.P.. Freedom Mortgage Corporation is the current holder of the Obligations and is the beneficiary under the deed of trust.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has requested Names: Texas Foreclosure Management Corporation d/b/a Foreclosure Network of Texas Troy Martin, Deborah Martin, Deanna Ray, Richard Holton, Irene Salazar, Vanessa Ramos, Chris LaFond, Sandy Dasigenis, 10406 Rockley Rd., Houston, TX 77099, Julie Mayer, Emily Priske, James Miller, Jacy Mitchell, Sarah Even, Deborah Rigel, and C. Morgan Lasley, 925 E. 4th St., Waterloo, IA 50703 as Substitute Trustees, 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. Acceleration. Default has occurred in the payment of the Indebtedness secured by the deed of trust. Therefore, the beneficiary accelerates the maturity of the Indebtedness and declares the entire Indebtedness immediately due and payable.

*Doug Martin*

*Jacy Mitchell*

Substitute Trustee

*Jacy Mitchell*

Sent to obligors via certified mail by Klatt, Augustine, Sayer, Treinen, & Rastede, P.C., 925 E. 4th St., Waterloo, IA 50703, 319-234-2530.

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.

TX160146

COPY

CEJ JAN 13 2017 12:26  
COMAL CO CLERK

862 LINCOLNSHIRE DR  
NEW BRAUNFELS, TX 78130

00000006162374

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: February 07, 2017

Time: The sale will begin at 10:00AM or not later than three hours after that time.

Place: THE MAIN ENTRANCE OF THE COMMISSIONERS COURT BUILDING 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 June 23, 2008 and recorded in Document CLERK'S FILE NUMBER 200806026936; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 201106001505 real property records of COMAL County, Texas, with TERESA A. CHILTON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by TERESA A. CHILTON, securing the payment of the indebtednesses in the original principal amount of \$136,320.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CITIMORTGAGE, INC. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o CITIMORTGAGE, INC.  
1000 TECHNOLOGY DRIVE  
O'FALLON, MO 63368

for Karen Work

PATRICIA SANDERS, JONATHAN SCHENDEL, DOUG WOODARD, DAN HART, AARTI PATEL, MARYNA DANIELIAN, FREDERICK BRITTON, PAMELA THOMAS, TROY MARTIN, DEBORAH MARTIN, IRENE SALAZAR, DEANNA RAY, VANESSA RAMOS, OR RICHARD HOLTON

Substitute Trustee  
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

Certificate of Posting

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

Declarants Name: \_\_\_\_\_  
Date: \_\_\_\_\_



NOS00000006162374

**EXHIBIT "A"**

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATE IN THE COUNTY OF COMAL, AND STATE OF TEXAS, TO WIT:

LOT 88, BLOCK 3, GRUENE CROSSING-UNIT THREE, IN THE CITY OF NEW BRAUNFELS, COMAL COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 13, PAGE 349-350, OF THE MAP AND PLAT RECORDS OF COMAL COUNTY, TEXAS.



**COPY**

CEJ JAN 13 2017 12:27PM  
COMAL COUNTY CLERK

924 HIDEAWAY CIRCLE  
NEW BRAUNFELS, TX 78130

0000006485023

**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: February 07, 2017

Time: The sale will begin at 10:00AM or not later than three hours after that time.

Place THE MAIN ENTRANCE OF THE COMMISSIONERS COURT BUILDING 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 July 20, 2006 and recorded in Document CLERK'S FILE NO. 200606030788 real property records of COMAL County, Texas, with CHRIS ERICKSON AND CHANDA ERICKSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by CHRIS ERICKSON AND CHANDA ERICKSON, securing the payment of the indebtednesses in the original principal amount of \$127,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. M&T BANK 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. M & T BANK SUCCESSOR BY MERGER TO M & T MORTGAGE CORPORATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o M & T BANK SUCCESSOR BY MERGER TO M & T MORTGAGE CORPORATION  
1 FOUNTAIN PLAZA DEFAULT SERVICING, 6TH FLOOR  
BUFFALO, NY 14203

for Karen Work

PATRICIA SANDERS, JONATHAN SCHENDEL, DOUG WOODARD, DAN HART, AARTI PATEL, MARYNA DANIELIAN, FREDERICK BRITTON, PAMELA THOMAS, TROY MARTIN, DEBORAH MARTIN, IRENE SALAZAR, DEANNA RAY, VANESSA RAMOS, OR RICHARD HOLTON  
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

Certificate of Posting

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

Declarants Name: \_\_\_\_\_  
Date: \_\_\_\_\_



NOS0000006485023

**EXHIBIT "A"**

ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED WITHIN THE CORPORATE LIMITS OF THE CITY OF NEW BRAUNFELS, COMAL COUNTY, TEXAS, BEING KNOWN AND DESIGNATED AS LOT 25, BLOCK 9 WALNUT ESTATES UNIT FOUR, ACCORDING TO MAP OR PLAT RECORDED IN VOL. 6, PAGE 157, COMAL COUNTY, TEXAS MAP AND PLAT RECORDS.



NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

**Date:** 07/01/2011  
**Grantor(s):** JERRY L. TELLIS AND REBECCA TELLIS, HUSBAND AND WIFE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$197,619.00  
**Recording Information:** Instrument 201106023583  
**Property County:** Comal  
**Property:** LOT 4, BLOCK 7, MAGNOLIA SPRINGS UNIT 2-SUBDIVISION, COMAL COUNTY, TEXAS, ACCORDING TO THE MAP/PLAT RECORDED IN DOCUMENT NO. 201106003691, MAP/PLAT RECORDS, COMAL COUNTY, TEXAS.  
**Reported Address:** 6321 IRIS RUN, NEW BRAUNFELS, TX 78132

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.  
**Current Mortgagee:** Wells Fargo Bank, NA  
**Mortgage Servicer:** Wells Fargo Bank, N. A.  
**Current Beneficiary:** Wells Fargo Bank, NA  
**Mortgage Servicer Address:** 3476 Stateview Boulevard, Fort Mill, SC 29715

SALE INFORMATION:

**Date of Sale:** Tuesday, the 7th day of February, 2017  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** THE FIRST FLOOR IN THE HISTORIC COMAL COUNTY COURTHOUSE in Comal County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Comal County Commissioner's Court.  
**Substitute Trustee(s):** Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Braden Barnes, Michael Burns, Thuy Frazier, Elizabeth Hayes, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act  
**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

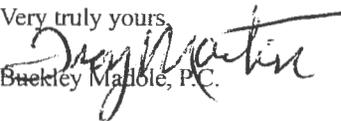
WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Braden Barnes, Michael Burns, Thuy Frazier, Elizabeth Hayes, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Braden Barnes, Michael Burns, Thuy Frazier, Elizabeth Hayes, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,  
  
 Buckley Madole, P.C.

COPY

JAN 13 2017 10:18 AM  
COMAL CLERK CEF

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD, 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 BY SUBSTITUTE TRUSTEE

STATE OF TEXAS  
COUNTY OF COMAL

§  
§  
§

KNOW ALL MEN BY THESE PRESENTS:

**Note:** Note dated August 21, 2002 executed and delivered by Jon A. Fautley to Countrywide Home Loans, Inc.

**Security Instrument:** Deed of Trust, dated August 21, 2002, executed and delivered by Jon A. Fautley and Pearl Fautley to Countrywide Home Loans, Inc., to secure payment of that certain Note, recorded on September 23, 2002 as Document Number 200206031793, in Comal County, Texas.

**Original Creditor:** Countrywide Home Loans, Inc.

**Current Holder:** Ditech Financial LLC

**Current Owner:** Federal National Mortgage Association

**Loan Servicer:** Ditech Financial LLC FKA Green Tree Servicing LLC ("Servicer"), 7360 S Kyrene Rd, Mailstop T325, Tempe, AZ 85283, by virtue of a loan servicing agreement

**Appointed Substitute Trustees:** JIM MILLS, SUSAN MILLS, EMILY NORTHERN, ALEXANDRA ZOGRAFOS HOLUB, ED HENDERSON, SID BEMUS, CHRIS LAFOND, KYLE WALKER

*Note: Each substitute trustee is authorized individually, to act alone without the joinder of the other trustees.* 9065 Jollyville, Suite 203A, Austin, TX 78759

AND

T. J. RINEY, H. HOOPER, S.G. HARVEY, B.K. PACKARD, 5420 LBJ Freeway, Suite 220, Dallas, TX 75225

The Substitute Trustees are authorized to sell the Premises at public venue to the highest bidder or bidders, for cash.

<b>PROPERTY ADDRESS:</b> 33121 Blanco Rd Bulverde, TX 78163	<b>RP FILE NO.</b> DIFA02-36	<b>BORROWER:</b> Fautley, Jon A.; Fautley, Pearl
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# COPY

**Property to be sold:**

33121 Blanco Rd, Bulverde, TX 78163, and as further described in Exhibit A attached hereto, along with the improvements on such real property and any after acquired permanent improvements or title to such improvements and/or real property (the "Premises" as described in §9.604 of the Texas Uniform Commercial Code).

**Date of Sale:**

**Tuesday, February 7, 2017.**

**Time of Sale:**

The sale will begin no earlier than **1:00 PM** and no later than three (3) hours thereafter.

**Location of Sale:**

At the **County Courthouse in Comal County**, Texas, Room 101 and/or the first floor lobby in the historic Comal County Courthouse located at 100 Main Plaza, New Braunfels, Texas 78130, unless the location of the sale has been otherwise designated to a specific location by the Commissioner's Court of Comal County. If such a designation by the Commissioner's Court has been made and recorded after the date hereof and prior to the time of the sale, then the Substitute Trustee will sell the Premises at the area designated by the Commissioner's Court of Comal County, Texas.

**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 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 Security Instrument, 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 Security Instrument. The sale shall not cover any part of the property that has been released of public record from the lien of the Security Instrument. 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 Security Instrument, 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 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

<b>PROPERTY ADDRESS:</b> 33121 Blanco Rd Bulverde, TX 78163	<b>RP FILE NO. DIFA02-36</b>	<b>BORROWER:</b> Fautley, Jon A.; Fautley, Pearl
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# COPY

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.

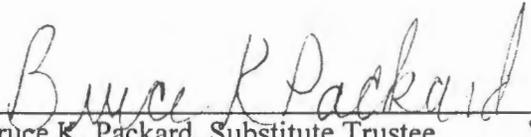
**Type of Sale:**

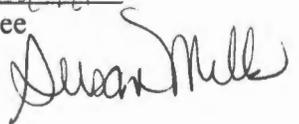
The sale is a non-judicial sale being conducted pursuant to the power of sale granted by the Security Instrument executed by Jon A. Fautley and Pearl Fautley.

**Default and Notice:**

Default has been made in payment of the Note and Security Instrument and the Note is now unpaid, delinquent and in default. All required notices have been given to Jon A. Fautley and Pearl Fautley and any and all other necessary parties with regard to the defaulted indebtedness. Servicer has requested the undersigned, substitute trustee, to post, file and give notice of foreclosure of the Security Instrument and the lien thereof in accordance with applicable Texas law and the terms and provisions of the Security Instrument.

Dated: December 16, 2016.

  
Bruce K. Packard, Substitute Trustee



**AFTER RECORDING, PLEASE RETURN TO:**

Riney Packard, PLLC  
Attn: T.J. Riney  
Two Lincoln Centre  
5420 LBJ Freeway, Suite 220  
Dallas, Texas 75240

<b>PROPERTY ADDRESS:</b> 33121 Blanco Rd Bulverde, TX 78163	<b>RP FILE NO.</b> DIFA02-36	<b>BORROWER:</b> Fautley, Jon A.; Fautley, Pearl
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# COPY

BORROWER: Fautley, Jon A.; Fautley, Pearl

## EXHIBIT "A"

BEING 1.99 acres out of a 12.00 acre tract as recorded in Document No. 9606013837 in Comal County, Texas said 1.99 acres being more particularly described by metes and bounds as follows:

**BEGINNING** at a point for the northeast corner of this tract from which a found 1/2" iron rod for the northeast corner of the aforementioned 12.00 acres bears North 00° 40' 00" East, a distance of 120.00 feet;

**THENCE** South 00° 40' 00" East, a distance of 30.00 feet with the west right-of-way of Blanco Road to a point for the southeast corner of this tract;

**THENCE** North 89° 59' 53" West, a distance of 408.50 feet to an angle point of this tract;

**THENCE** South 00° 00' 07" West, a distance of 144.98 feet to a point for an angle point of this tract;

**THENCE** North 89° 59' 53" West, a distance of 425.00 feet to a point for the most southwesterly corner of this tract and being in the westerly line of the aforementioned 12.00 acre tract;

**THENCE** North 00° 44' 11" West, a distance of 174.99 feet with said line to a point for the northwest corner of this tract from which a found 1/2" iron rod at the northwest corner of the aforementioned 12.00 acre tract bears North 00° 41' 11" West, a distance of 120.00 feet;

**THENCE** South 89° 59' 53" East, a distance of 835.40 feet to the **POINT OF BEGINNING** and containing 1.99 acres of land, more or less, in Comal County, Texas.

<b>PROPERTY ADDRESS:</b> 33121 Blanco Rd Bulverde, TX 78163	<b>RP FILE NO.</b> DIFA02-36	<b>BORROWER:</b> Fautley, Jon A.; Fautley, Pearl
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COPY

**APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE**

BOBBIE KOEPP  
COMAL COUNTY CLERK

2016 DEC 12 PM 2:34

RECEIVED

THE STATE OF TEXAS  
COUNTY OF COMAL

**Deed of Trust Date:**  
DECEMBER 14, 2005

**Property address:**  
121 SKYRIDGE LOOP  
SPRING BRANCH, TX 78070

**Grantor(s)/Mortgagor(s):**  
MICHAEL MILES RINGHAM, A SINGLE MAN

**LEGAL DESCRIPTION:** LOTS SEVENTEEN (17) AND EIGHTEEN (18), BLOCK ONE HUNDRED THIRTY (130), CYPRESS LAKE GARDENS GOLF RANGE SECTION, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE 64, OF THE MAP AND PLAT RECORDS OF COMAL COUNTY, TEXAS, TOGETHER WITH A TRACT OF LAND MORE PARTICULARLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR AEGIS WHOLESALE CORPORATION

**Earliest Time Sale Will Begin:** 10:00 AM

**Current Mortgagee:**  
PENNYMAC LOAN SERVICES, LLC

**Date of Sale:** 02/07/2017

**Property County:** COMAL

**Original Trustee:** G. TOMMY BASTIAN

**Recorded on:** JANUARY 5, 2006  
**As Clerk's File No.:** 200606000391

**Substitute Trustee:** TROY MARTIN, DEBORAH MARTIN, DEANNA RAY, CHRIS LAFOND, RICHARD HOLTON, IRENE SALAZAR, VANESSA RAMOS, FREDERICK BRITTON, PATRICIA SANDERS, PAMELA THOMAS, MARYNA DANIELIAN, AARTI PATEL, JONATHAN SCHENDEL, DOUG WOODARD, DAN HART

**Mortgage Servicer:**  
PENNYMAC LOAN SERVICES, LLC

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 Current Mortgagee under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead TROY MARTIN, DEBORAH MARTIN, DEANNA RAY, CHRIS LAFOND, RICHARD HOLTON, IRENE SALAZAR, VANESSA RAMOS, FREDERICK BRITTON, PATRICIA SANDERS, PAMELA THOMAS, MARYNA DANIELIAN, AARTI PATEL, JONATHAN SCHENDEL, DOUG WOODARD, DAN HART, 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 Mortgagee therein.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy said indebtedness-

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday FEBRUARY 7, 2017 between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter. 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 be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

1-36

PENNYMAC LOAN SERVICES, LLC, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

**ACTIVE MILITARY SERVICE NOTICE**

Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active 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.

WITNESS MY HAND, December 2, 2016

MARINOSCI LAW GROUP, PC

By: [Signature]  
KYLE HAUSMANN  
MANAGING PARALEGAL (name & title)

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, Jacqueline R. Garner, the undersigned officer, on this, the 2nd day of December, 2016, personally appeared KYLE HAUSMANN, known to me, who identified herself/himself to be the MANAGING PARALEGAL of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal (SEAL)



[Signature]  
Notary Public for the State of TEXAS  
My Commission Expires 10-21-2019  
Jacqueline R. Garner  
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD #200  
WESTLAKE VILLAGE, CA 91361  
LF No. 16-15105

Return to: MARINOSCI LAW GROUP, P.C.  
MARINOSCI & BAXTER  
14643 DALLAS PARKWAY, SUITE 750  
DALLAS, TX 75254



1-362

COPY

Doc# 0606000391

Loan No: 3000836693  
Borrower: MICHAEL MILES RINGHAM

Data ID: 303

**LEGAL DESCRIPTION**

Provide legal description here. Attach to the document to be recorded and file as one instrument.

**Exhibit 'A'**

Lots Seventeen (17) and Eighteen (18), Block One Hundred Thirty (130), CYPRESS LAKE GARDENS GOLF RANGE SECTION, according to map or plat thereof recorded in Volume 3, Page 64, of the Map and Plat Records Comal County, Texas, TOGETHER WITH A TRACT OF LAND more particularly described as follows:

Field notes for a survey of 0.12 of an acre of land, more or less, out of the William M. Brown Survey No. 42, Abstract No. 38, in Comal County, Texas, said 0.12 of an acre of land, more or less, being more particularly described by metes and bounds as follows:

BEGINNING at an iron pin marking the east corner of Lot 18, Block 130, Cypress Lake Garden, Golf Range Section;

Thence North 69° 30' West, 69.8 feet and North 55° 04' West 102.0 feet to an iron pin marking the north corner of said Lot 18;

Thence North 09° 54' East, 26 feet to an iron pin;

Thence South 61° 11' East, 176.4 feet to an iron pin;

Thence South 23° 14' West, 25.5 feet to the place of BEGINNING.

(Page 1 of 1 Pages)



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1-363

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**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

**DEED OF TRUST INFORMATION:**

**Date:** 09/12/2005  
**Grantor(s):** DALLAS GENTRY, A SINGLE MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR PRIMELENDING, A PLAINSCAPITAL COMPANY, ITS SUCCESSORS AND ASSIGNS

**Original Principal:** \$141,500.00  
**Recording Information:** Instrument 200506035670  
**Property County:** Comal  
**Property:**

EXHIBIT A  
 FIELD NOTES FOR A 0.309 ACRE TRACT OF LAND  
 BEING A 0.309 ACRE TRACT OF LAND OUT OF THE RUSK TRANSPORTATION SURVEY, ABSTRACT NO. 509 IN COMAL COUNTY, TEXAS, AND ALSO BEING A PORTION OF LOTS 748 AND 749 OUT OF CANYON LAKE VILLAGE WEST, UNIT NO. 5 AS RECORDED IN VOLUME 4, PAGE 91-95 OF THE PLAT RECORDS OF COMAL COUNTY, TEXAS; SAID 0.309 ACRE TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:  
 BEGINNING AT A 1/2" IRON ROD FOUND IN THE SOUTHWEST RIGHT-OF-LINE OF SUSIE DRIVE FOR THE NORTH CORNER OF THIS TRACT AND ALSO BEING THE EAST CORNER OF LOT NO. 730 AND THE NORTH CORNER OF LOT NO. 749 OF CANYON LAKE VILLAGE WEST, UNIT NO. 5;  
 THENCE, ALONG THE SOUTHWEST LINE OF SUSIE DRIVE, S. 24 DEGREES 20'00" E. 87.19 FEET TO A 1/2" IRON ROD SET AT FOUND NAIL FOR THE EAST CORNER OF THIS TRACT;  
 THENCE, DEPARTING THE SOUTHWEST RIGHT-OF-WAY LINE OF SUSIE DRIVE AND THE NORTHEAST BOUNDARY LINE OF LOT 749, S 52 DEGREES 11'54" W, 152.55' TO A 1/2" IRON ROD SET AT FOUND NAIL IN THE SOUTHWEST BOUNDARY LINE OF LOT 748;  
 THENCE, ALONG THE SOUTHWEST BOUNDARY LINE OF LOT 748, N 36 DEGREES 28'19" W, 82.64' TO A FOUND 1/2" IRON ROD FOR THE COMMON CORNER OF LOTS 748, 747, 732 AND 731 AND THE WEST CORNER OF THE HEREIN DESCRIBED TRACT;  
 THENCE, ALONG THE NORTHWEST BOUNDARY LINE OF LOT 748, N 51 DEGREES 55'57" E, 69.84' TO A 1/2" IRON ROD FOUND FOR ANGLE POINT AND THE COMMON CORNER OF LOTS 748, 749, 730 AND 731; THENCE, ALONG THE NORTHEAST BOUNDARY LINE OF LOT 748, N 51 DEGREES 09'03" E, 101.12' TO THE PLACE OF BEGINNING AND CONTAINING 0.309 ACRES OF LAND.

**Reported Address:** 225 SUSIE DRIVE, CANYON LAKE, TX 78133-5286

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** Ditech Financial LLC  
**Mortgage Servicer:** Ditech Financial LLC FKA Green Tree Servicing LLC  
**Current Beneficiary:** Ditech Financial LLC  
**Mortgage Servicer Address:** 3000 Bayport Drive, Suite 880, Tampa, FL 33607

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 7th day of February, 2017  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** THE FIRST FLOOR IN THE HISTORIC COMAL COUNTY COURTHOUSE in Comal County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Comal County Commissioner's Court.

**Substitute Trustee(s):** Patricia Sanders, Jonathan Schendel, Doug Woodard, Dan Hart, Aarti Patel, Maryna Danielian, Frederick Britton, Pamela Thomas, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Braden Barnes, Michael Burns, Thuy Frazier, Elizabeth Hayes, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Patricia Sanders, Jonathan Schendel, Doug Woodard, Dan Hart, Aarti Patel, Maryna Danielian, Frederick Britton, Pamela Thomas, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Braden Barnes, Michael Burns, Thuy Frazier, Elizabeth Hayes, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Patricia Sanders, Jonathan Schendel, Doug Woodard, Dan Hart, Aarti Patel, Maryna Danielian, Frederick Britton, Pamela

RECEIVED  
 2016 DEC 27 PM 1:41  
 BOBBIE KOEPP  
 COMAL COUNTY CLERK

# COPY

Thomas, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Braden Barnes, Michael Burns, Thuy Frazier, Elizabeth Hayes, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.

3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

Buckley Madole, P.C.



# COPY

RECEIVED

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

2016 DEC 27 PM 1:42

**DEED OF TRUST INFORMATION:**

**Date:** 03/23/2004  
**Grantor(s):** DEBBIE CALCOTE, A SINGLE PERSON  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR UNITED LENDING PARTNERS, LP, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$145,713.00  
**Recording Information:** Instrument 200406014065  
**Property County:** Comal  
**Property:** LOT 119, DEER RIVER, PHASE 1, COMAL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF; RECORDED IN VOLUME 8, PAGE 235-238, OF THE MAP AND PLAT RECORDS OF COMAL COUNTY, TEXAS  
**Reported Address:** 418 CARIBOU DRIVE, SPRING BRANCH, TX 78070

BOBBIE KOEPP  
COMAL COUNTY CLERK

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** Wells Fargo Bank, N.A.  
**Mortgage Servicer:** Wells Fargo Bank, N. A.  
**Current Beneficiary:** Wells Fargo Bank, N.A.  
**Mortgage Servicer Address:** 3476 Stateview Boulevard, Fort Mill, SC 29715

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 7th day of February, 2017  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** THE FIRST FLOOR IN THE HISTORIC COMAL COUNTY COURTHOUSE in Comal County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Comal County Commissioner's Court.

**Substitute Trustee(s):** Patricia Sanders, Jonathan Schendel, Doug Woodard, Dan Hart, Aarti Patel, Maryna Danielian, Frederick Britton, Pamela Thomas, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Braden Barnes, Michael Burns, Thuy Frazier, Elizabeth Hayes, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Patricia Sanders, Jonathan Schendel, Doug Woodard, Dan Hart, Aarti Patel, Maryna Danielian, Frederick Britton, Pamela Thomas, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Braden Barnes, Michael Burns, Thuy Frazier, Elizabeth Hayes, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

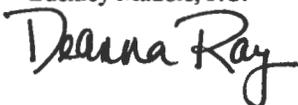
WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Patricia Sanders, Jonathan Schendel, Doug Woodard, Dan Hart, Aarti Patel, Maryna Danielian, Frederick Britton, Pamela Thomas, Troy Martin, Deborah Martin, Irene Salazar, Deanna Ray, Vanessa Ramos, Richard Holton, Braden Barnes, Michael Burns, Thuy Frazier, Elizabeth Hayes, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

Buckley Madole, P.C.



COPY

RECEIVED

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

2016 DEC 27 PM 1:42

BOBBIE KOEPP  
COMAL COUNTY CLERK

DEED OF TRUST INFORMATION:

**Date:** 01/26/2009  
**Grantor(s):** BARBARA M SWEENEY, A SINGLE PERSON  
**Original Mortgagee:** WELLS FARGO BANK, N.A.  
**Original Principal:** \$442,500.00  
**Recording Information:** Instrument 200906003925  
**Property County:** Comal  
**Property:**

LOT 1, WOODLANDS SUBDIVISION, UNIT 12, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 11, PAGE 323, MAP AND PLAT RECORDS OF COMAL COUNTY, TEXAS.

**Reported Address:** 173 RIEDEL LN, CANYON LAKE, TX 78133

MORTGAGE SERVICING INFORMATION:

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

**Current Mortgagee:** Wells Fargo Bank, N.A.  
**Mortgage Servicer:** Wells Fargo Bank, N. A.  
**Current Beneficiary:** Wells Fargo Bank, N.A.  
**Mortgage Servicer Address:** 3476 Stateview Boulevard, Fort Mill, SC 29715

SALE INFORMATION:

**Date of Sale:** Tuesday, the 7th day of March, 2017  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** THE FIRST FLOOR IN THE HISTORIC COMAL COUNTY COURTHOUSE in Comal County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Comal County Commissioner's Court.

**Substitute Trustee(s):** Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Braden Barnes, Michael Burns, Thuy Frazier, Elizabeth Hayes, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Braden Barnes, Michael Burns, Thuy Frazier, Elizabeth Hayes, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin, Shelby Martin, Braden Barnes, Michael Burns, Thuy Frazier, Elizabeth Hayes, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

Buckley Madole, P.C.

*Daanna Ray*

RECEIVED

NOTICE OF SUBSTITUTE TRUSTEE'S SALE



COPY

December 30, 2016

AM 2016 DEC -3 AM 10:20  
2017 Jan  
BOBBIE KOEPP  
COMAL COUNTY CLERK

Date:  
Note:

Date: April 20, 2002  
Maker: Robert R. Lacombe and Deborah A. Lacombe  
Payee: Summit Resort Developments, Inc., a Texas Corporation  
Original Principal Amount: \$22,410.00

Deed of Trust:

Date: April 20, 2002  
Grantor: Robert R. Lacombe and Deborah A. Lacombe  
Beneficiary: Summit Resort Developments, Inc., a Texas Corporation  
Trustee: John G. Vaaler  
Substitute Trustee: Michele Barnes  
Recorded under: Document #200206025709, of the Official Public Records of Comal County, Texas

Property:

All that certain tract or parcel of land lying and being situated in Comal County, Texas, being known and designated as Lot 297, The Summit North, Phase 5, according to map or plat recorded in Volume 14, Page(s) 96-101, Comal County, Texas, Map and Plat Records.

Date and Place of Sale of Property:

**February 7, 2017**, same being the first Tuesday in said month, at a time no earlier than 10:00 a.m. and not later than four (4) hours after such time, I, Michele Barnes, Substitute Trustee, will accordingly, after having complied with the terms of sale set forth in the Deed of Trust and the Laws of the State of Texas, sell the Mortgaged Property at public auction to the highest bidder or bidders for cash at the south east entrance of the Comal County Courthouse as designated by the Commissioner's Court of Comal County, Texas. Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Beneficiary, the holder of the Note, has requested Substitute Trustee to sell the Property. 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, Michele Barnes, Substitute Trustee, will sell the Property by public sale to the highest bidder for cash or certified funds in accordance with the Deed of Trust, and the proceeds of such sale will be applied to the balance owing on the Note and other indebtedness secured by the Deed of Trust.

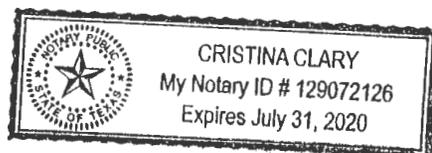
Michele Barnes  
Substitute Trustee

THE STATE OF TEXAS )

COUNTY OF COMAL )

This instrument was acknowledged before me on the 30th day of December, 2016, by Michele Barnes, Substitute Trustee.

Notary Public, State of Texas  
Notary's printed name &  
Commission expiration date:



RECEIVED

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2016 DEC -3 AM 10:19  
AM 2017 Jan  
BOBBIE KOEHL  
COMAL COUNTY CLERK

Date: December 30, 2016  
Note:



COPY

Date: October 27, 2002  
Maker: Stephanie Roberts and Juan C. Jackson  
Payee: Stallion Estates, Inc., a Texas Corporation  
Original Principal Amount: \$17,010.00

Deed of Trust:

Date: October 27, 2002  
Grantor: Stephanie Roberts and Juan C. Jackson  
Beneficiary: Stallion Estates, Inc., a Texas Corporation  
Trustee: Jason Merz  
Substitute Trustee: Michele Barnes  
Recorded under: Document #200306000552, Official Public Records of Comal County, Texas

Property:

All that certain tract or parcel of land lying and being situated in Comal County, Texas, being known and designated as Lot 161, STALLION ESTATES, Unit 2, according to map or plat recorded in Volume 13, Page(s) 290-293, of the Map and Plat Records of Comal County, Texas.

Date and Place of Sale of Property:

**February 7, 2017**, same being the first Tuesday in said month, at a time no earlier than 10:00 a.m. and not later than five (5) hours after such time, I, Michele Barnes, Substitute Trustee, will accordingly, after having complied with the terms of sale set forth in the Deed of Trust and the Laws of the State of Texas, sell the Mortgaged Property at public auction to the highest bidder or bidders for cash at the south entrance of the Comal County Courthouse as designated by the Commissioner's Court of Comal County, Texas. Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Beneficiary, the holder of the Note, has requested Substitute Trustee to sell the Property. 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, Michele Barnes, Substitute Trustee, will sell the Property by public sale to the highest bidder for cash or certified funds in accordance with the Deed of Trust, and the proceeds of such sale will be applied to the balance owing on the Note and other indebtedness secured by the Deed of Trust.

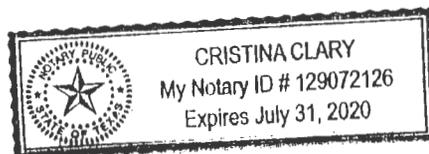
Michele Barnes  
Substitute Trustee

THE STATE OF TEXAS )

COUNTY OF COMAL )

This instrument was acknowledged before me on the 30th day of December, 2016 by Michele Barnes, Substitute Trustee.

Notary Public, State of Texas  
Notary's printed name &  
Commission expiration date:



RECEIVED

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

2016 DEC -3 AM 10:18  
AM 2017 Jan  
BOBBIE KOEPP  
COMAL COUNTY CLERK

Date: December 30, 2016  
Note:

Date: July 25, 2008  
Maker: Jill Aundria Shuemate and Frank E. Ferges  
Payee: Deer River, Inc., a Texas Corporation  
Original Principal Amount: \$53,105.00

Deed of Trust:

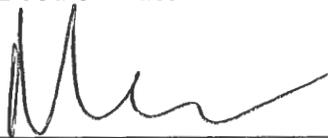
Date: July 25, 2008  
Grantor: Jill Aundria Shuemate and Frank E. Ferges  
Beneficiary: Deer River, Inc., a Texas Corporation  
Trustee: Ronald G. Newman Jr.  
Substitute Trustee: Michele Barnes  
Recorded under: Document #200806036297, of the Official Public Records of Comal County, Texas

Property:

All that certain tract or parcel of land lying and being situated in Comal County, Texas, being known and designated as Lot 131 of DEER RIVER, PHASE 2, with any and all improvements including but not limited to the attached Exhibit "A" according to map or plat recorded in Volume 8, Page(s) 359-361, of the Map and Plat Records of Comal County, Texas.

Date and Place of Sale of Property:

**February 7, 2017**, same being the first Tuesday in said month, at a time no earlier than 10:00 a.m. and not later than five (5) hours after such time, I, Michele Barnes, Substitute Trustee, will accordingly, after having complied with the terms of sale set forth in the Deed of Trust and the Laws of the State of Texas, sell the Mortgaged Property at public auction to the highest bidder or bidders for cash at the south east entrance of the Comal County Courthouse as designated by the Commissioner's Court of Comal County, Texas. Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Beneficiary, the holder of the Note, has requested Substitute Trustee to sell the Property. 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, Michele Barnes, Substitute Trustee, will sell the Property by public sale to the highest bidder for cash or certified funds in accordance with the Deed of Trust, and the proceeds of such sale will be applied to the balance owing on the Note and other indebtedness secured by the Deed of Trust.

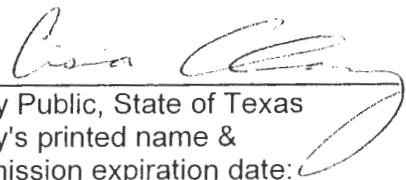


Michele Barnes  
Substitute Trustee

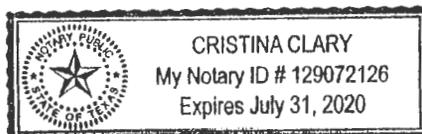
THE STATE OF TEXAS )

COUNTY OF COMAL )

This instrument was acknowledged before me on the 30th day of December, 2016, by Michele Barnes, Substitute Trustee.



Notary Public, State of Texas  
Notary's printed name &  
Commission expiration date:



am RECEIVED  
2017

NOTICE OF SUBSTITUTE TRUSTEE'S SALE  
2016 DEC -3 AM 10:17  
JSA  
COPY

BOBBIE KOEPP  
COMAL COUNTY CLERK

Date: December 30, 2016

Note:  
Date: July 26, 2003  
Maker: Timber Wilson and Holly Jean Wilson  
Payee: Rancho del Lago, Inc., a Texas Corporation  
Original Principal Amount: \$21,510.00

Deed of Trust:

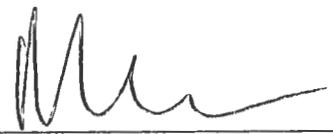
Date: July 26, 2003  
Grantor: Timber Wilson and Holly Jean Wilson  
Beneficiary: Rancho del Lago, Inc., a Texas Corporation  
Trustee: John G. Vaaler  
Substitute Trustee: Michele Barnes  
Recorded in: Document #200306043405, of the Official Public Records of Comal County, Texas.

Property:

All that certain tract or parcel of land lying and being situated in Comal County, Texas, being known and designated as Lot 35, THE LEGENDS AT RANCHO DEL LAGO, UNIT 1, according to map or plat recorded in Volume 14, Page(s) 227-231, Comal County, Map and Plat Records.

Date and Place of Sale of Property:

**February 7, 2017**, same being the first Tuesday in said month, at a time no earlier than 10:00 a.m. and not later than four (4) hours after such time, I, Michele Barnes, Substitute Trustee, will accordingly, after having complied with the terms of sale set forth in the Deed of Trust and the Laws of the State of Texas, sell the Mortgaged Property at public auction to the highest bidder or bidders for cash at the south east entrance of the Comal County Courthouse as designated by the Commissioner's Court of Comal County, Texas. Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Beneficiary, the holder of the Note, has requested Substitute Trustee to sell the Property. 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, Michele Barnes, Substitute Trustee, will sell the Property by public sale to the highest bidder for cash or certified funds in accordance with the Deed of Trust, and the proceeds of such sale will be applied to the balance owing on the Note and other indebtedness secured by the Deed of Trust.

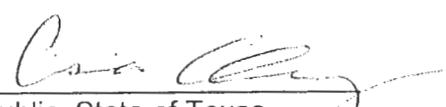


\_\_\_\_\_  
Michele Barnes  
Substitute Trustee

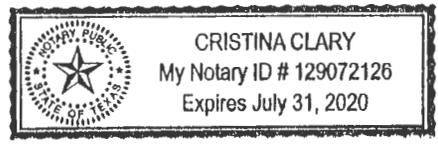
THE STATE OF TEXAS )

COUNTY OF COMAL )

This instrument was acknowledged before me on the 30th day of December, 2016, by Michele Barnes, Substitute Trustee.



\_\_\_\_\_  
Notary Public, State of Texas  
Notary's printed name &  
Commission expiration date:



RECEIVED

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2016 DEC -3 AM 10:16  
2017 Jan  
BOBBIE KOEPP  
COMAL COUNTY CLERK

Date:  
Note:

December 30, 2016



COPY

Date: March 28, 2009  
Maker: Leonard Martinez and Josephine Ann DeLeon  
Payee: Rancho del Lago, Inc., a Texas Corporation  
Original Principal Amount: \$15,210.00

Deed of Trust:

Date: March 28, 2009  
Grantor: Leonard Martinez and Josephine Ann DeLeon  
Beneficiary: Rancho del Lago, Inc., a Texas Corporation  
Trustee: Ronald G. Newman Jr.  
Substitute Trustee: Michele Barnes  
Recorded under: Document #200906032924, of the Official Public Records of Comal County, Texas.

Property:

All that certain tract or parcel of land lying and being situated in Comal County, Texas, being known and designated as Lot 158, Rancho del Lago, Phase 12, according to map or plat recorded in Volume 8, Page(s) 293-295, Comal County, Texas, Map and Plat Records.

Date and Place of Sale of Property:

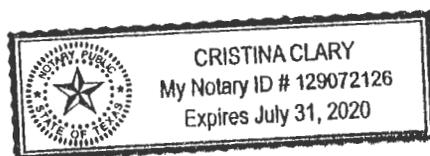
**February 7, 2017**, same being the first Tuesday in said month, at a time no earlier than 10:00 a.m. and not later than four (4) hours after such time, I, Michele Barnes, Substitute Trustee, will accordingly, after having complied with the terms of sale set forth in the Deed of Trust and the Laws of the State of Texas, sell the Mortgaged Property at public auction to the highest bidder or bidders for cash at the south entrance of the Comal County Courthouse as designated by the Commissioner's Court of Comal County, Texas. Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Beneficiary, the holder of the Note, has requested Substitute Trustee to sell the Property. 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, Michele Barnes, Substitute Trustee, will sell the Property by public sale to the highest bidder for cash or certified funds in accordance with the Deed of Trust, and the proceeds of such sale will be applied to the balance owing on the Note and other indebtedness secured by the Deed of Trust.

Michele Barnes  
Substitute Trustee

THE STATE OF TEXAS     )  
  )  
COUNTY OF COMAL     )

This instrument was acknowledged before me on the 30th day of December, 2016 by Michele Barnes, Substitute Trustee.

Notary Public, State of Texas  
Notary's printed name &  
Commission expiration date:



**COPY**

1696 LAKE RIDGE BLVD  
CANYON LAKE, TX 78133

0000006049092

**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: February 07, 2017

Time: The sale will begin at 10:00AM or not later than three hours after that time.

Place: THE MAIN ENTRANCE OF THE COMMISSIONERS COURT BUILDING 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 October 30, 2015 and recorded in Document CLERK'S FILE NO. 201506044193 real property records of COMAL County, Texas, with MARCOS NOYOLA JR AND MARCIA A SCOTT, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by MARCOS NOYOLA JR AND MARCIA A SCOTT, securing the payment of the indebtednesses in the original principal amount of \$284,086.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC 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. PENNYMAC LOAN SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD SUITE 200  
WESTLAKE VILLAGE, CA 91361

*for* *Karen Work*

PATRICIA SANDERS, JONATHAN SCHENDEL, DOUG WOODARD, DAN HART, AARTI PATEL, MARYNA DANIELIAN, FREDERICK BRITTON, PAMELA THOMAS, TROY MARTIN, DEBORAH MARTIN, IRENE SALAZAR, DEANNA RAY, VANESSA RAMOS, OR RICHARD HOLTON

Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

Certificate of Posting

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

Declarants Name: \_\_\_\_\_  
Date: \_\_\_\_\_

RECEIVED  
2016 DEC 12 PM 12:17  
BOBBIE KOEPP  
COMAL COUNTY CLERK



NOS0000006049092

1-32

COPY

00000006049092

COMAL

EXHIBIT A

LOT 64, LAKE RIDGE AT CANYON LAKE, UNIT THREE, AN ADDITION IN COMAL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN MAP DOCUMENT NO. 201406035671, MAP AND PLAT RECORDS OF COMAL COUNTY, TEXAS.



NOS00000006049092

1-322

COPY

CITIMORTGAGE, INC. (CMI)  
TINOCO, KELLIE AND JASON  
5284 HAWK EYE DRIVE, BULVERDE, TX 78163

VA 626261132627  
Firm File Number: 16-025740

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on March 28, 2011, KELLIE TINOCO AND SPOUSE, JASON TINOCO, as Grantor(s), executed a Deed of Trust conveying to ROBERT D. GARDNER, JR., as Trustee, the Real Estate hereinafter described, to GARDNER FINANCIAL SERVICES, LTD. in payment of a debt therein described. The Deed of Trust was filed in the real property records of COMAL COUNTY, TX and is recorded under Clerk's File/Instrument Number 201106011873, to which reference is herein made for all purposes.

17 FEB 10:25 AM

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, **February 7, 2017** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, I will sell said Real Estate in the area designated by the Commissioners Court, of **Comal** county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Comal, State of Texas:

LOT 508, OAK VILLAGE NORTH UNIT NO. 3, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 3, PAGE 83, MAP AND PLAT RECORDS, COMAL COUNTY, TEXAS.

Property Address: 5284 HAWK EYE DRIVE  
BULVERDE, TX 78163  
Mortgage Servicer: CITIMORTGAGE, INC.  
Noteholder: CITIMORTGAGE, INC.  
1000 TECHNOLOGY DRIVE  
O'FALLON, MISSOURI 63368-2240

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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.

  
SUBSTITUTE TRUSTEE  
Deborah Martin, Troy Martin, Alexis Martin, Cassie Martin, Terri Martin or Shelby Martin  
c/o Shapiro Schwartz, LLP  
13105 Northwest Freeway, Suite 1200  
Houston, TX 77040  
(713)462-2565

**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 military service to the sender of this notice immediately.**

COPY

CEK  
17 JAN 10:28A

**NOTICE OF 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. Sender is: Codilis & Stawiariski, PC, 650 North Sam Houston Parkway East, Suite 450, Houston, Texas 77060**

**Date of Security Instrument:** June 07, 2003

**Grantor(s):** Melony R. McIntosh and Donald R. McIntosh, Jr.

**Original Trustee:** Jacqueline S. Akins

**Original Mortgagee:** Bank One, N.A.

**Recording Information:** Clerk's File No. 200306022709, in the Official Public Records of COMAL County, Texas.

**Current Mortgagee:** JPMorgan Chase Bank National Association, successor by merger to Bank One, National Association

**Mortgage Servicer:** JPMorgan Chase Bank, National Association, whose address is C/O 3415 Vision Drive Columbus, OH 43219-6009 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

**Date of Sale:** 02/07/2017 **Earliest Time Sale Will Begin:** 10:00 AM

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.

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.

**Legal Description:**

ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN COMAL COUNTY, TEXAS, KNOWN AND DESCRIBED AS TRACT 4, RIDGEVIEW OAKS EAST, ACCORDING TO MAP OR PLAT RECORDED IN VOLUME 3, PAGE 30, COMAL COUNTY, TEXAS, MAP AND PLAT RECORDS.

**Place of Sale of Property:** The foreclosure sale will be conducted in the area designated by the COMAL County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

**For Information:**

Codilis & Stawiariski, P.C.  
650 N. Sam Houston Parkway East  
Suite 450  
Houston, TX 77060  
(281) 925-5200

Troy Martin as Substitute Trustee, Deanna Ray as Successor Substitute Trustee, Deborah Martin as Successor Substitute Trustee, Mary C. (Chris) LaFond as Successor Substitute Trustee, or Thomas Delaney as Successor Substitute Trustee  
c/o Servicelink Default Abstract Solutions  
1320 Greenway Drive, Suite 300  
Irving, TX 75038



4606196

**NOTICE OF SALE BY TRUSTEE AND SUBSTITUTE TRUSTEE**

2017 JAN 17 AM 11:38

THE STATE OF TEXAS §  
  §  
COUNTY OF COMAL §

KNOW ALL MEN BY THESE PRESENTS, BOBBIE KOEPP  
COUNTY CLERK COMAL COUNTY

THAT, WHEREAS, POWERHOUSE ATHLETICS, L.L.C., A TEXAS LIMITED LIABILITY COMPANY (“Borrower”) became indebted to INVESTORS NOTE SERVICING, INC. (“Lender”), as evidenced by that certain promissory note (the “Note”), dated January 6, 2014, in the original principal amount of EIGHTY THOUSAND AND NO/100 DOLLARS (\$80,000.00), executed and delivered by Borrower to the order of INVESTORS NOTE SERVICING, INC., as payee, bearing interest and being due and payable as therein provided; and

WHEREAS, the indebtedness evidenced by the Note (the “Indebtedness”) is secured by, among other items, that certain Deed of Trust (the “Deed of Trust”) dated of even date with the Note, executed by Borrower, to SARA E. DYSART, Trustee, for the benefit of Lender, said Deed of Trust being filed for record and recorded under Clerk’s Document No. 201406001451, of the Official Public Records of Comal County, Texas, covering the Real Property described as follows, to-wit:

TRACT ONE: (FEE ESTATE)  
LOT 4-B, RIDGEVIEW OAKS-EAST, an addition to the City of Bulverde, Comal County, Texas according to map or plat thereof recorded in Document No. 200706016844 of the Map and/or Plat Records of Comal County, Texas.

TRACT TWO: (EASEMENT ESTATE)  
Being a 30' Wide Ingress-Egress Easement over and across Lot 2, Ridgeview Oaks - East, a subdivision recorded in Volume 3, Page 30, Map and Plat Records of Comal County, Texas, described in a deed granted to Don McIntosh, recorded in Document No. 200406018622 Deed Records of Comal County, Texas, being more particularly described by metes and bounds on Exhibit “A” attached hereto and made a part hereof for all purposes

along with any and all appurtenances, improvements, fixtures and personal property of any kind located thereon or pertaining thereto, including, without limitation, any and all rights to the present or future use of wastewater, wastewater capacity, drainage, water or other facilities to the extent same pertain to or benefit all or any portion of the Property, including, without limitation, all reservations of or commitments or letters

covering any such use in the future, whether now owned or hereafter acquired, and any leases and rents relating thereto, which are described therein (all of which is hereinafter referred to as the "Premises")

WHEREAS, to the full extent the Deed of Trust or any other security agreement held by Lender covers both real and personal property, including, without limitation, any and all rights to the present or future use of wastewater, wastewater capacity, drainage, water or other utility facilities to the extent same pertain to or benefit all or any portion of the Property, including, without limitation, all reservations of or commitments or letters covering any such use in the future, any of said personal property which is part of the Premises or which is otherwise covered by a lien or security interest in favor of Lender will be hereinafter included in the definition of Premises as used herein and sold at public sale, hereinafter described, pursuant to Section 9.501(d) of the Texas Uniform Commercial Code;

WHEREAS, **GREAT CENTRAL MORTGAGE ACCEPTANCE COMPANY, LTD.** ("Beneficiary") is the current holder and owner of the Deed of Trust and the note secured thereby by instrument dated March 26, 2014, recorded under Clerk's Document No. 201406010302, Official Public Records of Comal County, Texas

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WHEREAS, there may be certain leases, rental agreements, easements and/or other matters (collectively, the "Other Matters") covering and/or affecting the Premises currently in existence;

WHEREAS, the liens securing the payment of the Indebtedness may be senior and superior to one or more of the Other Matters and junior and inferior to one or more of the Other Matters;

WHEREAS, with respect to the liens securing the payment of the Indebtedness, which are senior to the Other Matters and may not so subordinate liens to one or more of the Other Matters;

WHEREAS, in the event Lender/Beneficiary chooses to subordinate its liens securing the Indebtedness of any Other Matters, such decision will be announced at the foreclosure sale;

WHEREAS, default has been made in the payment of the Note and the Indebtedness, and the Note is now unpaid, delinquent and in default;

WHEREAS, Lender/Beneficiary has given all required notices to Borrower and any and all other necessary parties with regard to the defaulted Indebtedness or such notices to such other necessary parties have been waived;

WHEREAS, pursuant to the authority granted in the Deed of Trust, Lender/Beneficiary has appointed **MARK CUMMINGS, PHIL WEST, DICK VETTERS, JASON WEST AND PATRICK ARMSTRONG**, to act jointly or separately as Substitute Trustee along with **SARA E. DYSART**, Trustee, under the Deed of Trust pursuant to a duly authorized and executed appointment document;

WHEREAS, Lender/Beneficiary has requested the undersigned to enforce the liens of the Deed of Trust by sale of the Premises in the manner set forth under the terms of the Deed of Trust and pursuant to the laws of the State of Texas and has instructed the undersigned to offer the Property for sale toward the satisfaction of the Note; and

WHEREAS, the undersigned Trustee and/or Substitute Trustee, acting upon the request of said Lender/Beneficiary, by these presents is hereby posting, filing, and giving notice of foreclosure of the Deed of Trust and the lien thereto in accordance with applicable Texas law and the terms and provisions of the Deed of Trust.

**NOW, THEREFORE, I, the undersigned, SARA E. DYSART and/or MARK CUMMINGS, PHIL WEST, DICK VETTERS, JASON WEST, AND PATRICK ARMSTRONG, acting jointly or separately as Trustee or Substitute Trustee, do hereby give notice that after due publication of this notice as required by law and the Deed of Trust, I will sell the Premises at public venue, to the highest bidder or bidders, for cash, which sale will begin no earlier than 10:00 a.m. and not later than 1:00 p.m. on the first Tuesday in February next, the same being February 7, 2017 at the County Courthouse in Comal County, Texas, in the area where foreclosure sales are to take place as designated by the Commissioner's Court of said county, said designation having been recorded in the Official Public records of said county.**

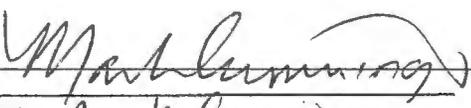
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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

THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

**THE ADDRESS OF SARA E. DYSART, TRUSTEE AND MARK CUMMINGS, PHIL WEST, DICK VETTERS, JASON WEST AND PATRICK ARMSTRONG, SUBSTITUTE TRUSTEE, IS 112 E. PECAN STREET, SUITE 3050, SAN ANTONIO, TEXAS 78205. ALL INQUIRIES SHOULD BE SENT TO THIS ADDRESS.**

EXECUTED on this the \_\_\_\_ day of January 2017.

---

  
Print: Mark Cummings  
Substitute Trustee

AFTER RECORDING RETURN TO:

SARA E. DYSART  
Attorney at Law  
112 E. Pecan, Suite 3050  
San Antonio, Texas 78205

EXHIBIT 'A'

Property: 17102 Highway 46, Spring Branch, TX 78070

TRACT ONE: (FEE ESTATE)

LOT 4-B, RIDGEVIEW OAKS-EAST, an addition to the City of Bulverde, Comal County, Texas according to map or plat thereof recorded in Document No. 200706016844 of the Map and/or Plat Records of Comal County, Texas.

TRACT TWO: (EASEMENT ESTATE)

Being a 30' Wide Ingress-Egress Easement over and across Lot 2, Ridgeview Oaks - East, a subdivision recorded in Volume 3, Page 30, Map and Plat records of Comal County, Texas, described in a deed granted to Don McIntosh, recorded in Doc.# 200406018622 deed records of Comal County, Texas, being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2" Iron Rod set in the North line of said Lot 2, and in the South line of Lot 4, Ridgeview Oaks East, granted to Donald Jr. and Melony McIntosh, recorded in Volume 677, Page 077, deed records Comal County, Texas, for the Northwest corner of this Easement; From Whence the Northwest corner of said Lot 2, Bears S. 85° 12' W. 74.9'

Thence N. 85° 12' E. with the North Line of said Lot 2, and the South Line of said Lot 4, 30.0' to a 1/2" Iron Rod set for the Northeast corner of this Easement, From Whence the Northeast corner of said Lot 2 Bears N. 85° 12' E. 325.1'

Thence S. 5° 30' E. 442.01' to a 1/2" Iron Rod Set in the North Right-Of-Way Line of State Highway 46, and in the South Line of said Lot 2, for the Southeast corner of this Easement

Thence S. 84° 30' W. with the North Right-Of-Way Line of said State Highway 46, and the South line of said Lot 2, 30.0' to a 1/2" Iron Rod Set for the Southwest corner of this Easement

Thence N. 5° 30' W. 442.37' to the place of BEGINNING

Containing 0.305 Acre or 13265.169 Sq. Ft.

A.P.N. 430663000401

**NOTICE OF SALE BY TRUSTEE AND SUBSTITUTE TRUSTEE**

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

THAT, WHEREAS, CHARLES P. KAPLAN ("Borrower") became indebted to GREAT CENTRAL MORTGAGE ACCEPTANCE COMPANY, LTD. ("Lender"), as evidenced by that certain promissory note (the "Note"), dated April 1, 2015, in the original principal amount of FORTY THOUSAND AND NO/100 DOLLARS (\$40,000.00), executed and delivered by Borrower to the order of GREAT CENTRAL MORTGAGE ACCEPTANCE COMPANY, LTD., as payee, bearing interest and being due and payable as therein provided; and

WHEREAS, the indebtedness evidenced by the Note (the "Indebtedness") is secured by, among other items, that certain Deed of Trust (the "Deed of Trust") dated of even date with the Note, executed by Borrower, to SARA E. DYSART, Trustee, for the benefit of Lender, said Deed of Trust being filed for record and recorded under Clerk's Document No. 201506014190, of the Official Public Records of Comal County, Texas, covering the Real Property described as follows, to-wit:

**Field notes for a 0.539 acre tract of land being all of that called 0.44 acre tract of land and all of that called 0.098 acre tract of land in deed to Charles P. Kaplan recorded in Document No. 200606044977 Official Records of Comal County, Texas, also shown as "undeveloped" and part of Triple Peak Drive (60' Row) in Triple Peak Ranch Estates, Unit 2 and Unit 3 recorded in Volume 5, Page 99, Map and Plat Records, Comal County, Texas, situated in the Russell Jones Survey No. 328, Abstract No. 297 Comal County, Texas and being more particularly described by metes and bounds as follows with all bearings being based on Texas State Plane Coordinates South Central Zone (NAD 83) as shown in Exhibit "A" attached hereto.**

along with any and all appurtenances, improvements, fixtures and personal property of any kind located thereon or pertaining thereto, including, without limitation, any and all rights to the present or future use of wastewater, wastewater capacity, drainage, water or other facilities to the extent same pertain or benefit all or any portion of the Property, including, without limitation, all reservations of or commitments or covenants covering any such use in the future, whether now owned or hereafter acquired, and any leases and rents relating thereto, which are described therein (all of which is hereinafter referred to as the "Premises")

FILED FOR RECORD  
2017 JAN 17 AM 11:38  
EBBIE KOEPP  
COUNTY CLERK  
COMAL COUNTY



WHEREAS, to the full extent the Deed of Trust or any other security agreement held by Lender covers both real and personal property, including, without limitation, any and all rights to the present or future use of wastewater, wastewater capacity, drainage, water or other utility facilities to the extent same pertain to or benefit all or any portion of the Property, including, without limitation, all reservations of or commitments or letters covering any such use in the future, any of said personal property which is part of the Premises or which is otherwise covered by a lien or security interest in favor of Lender will be hereinafter included in the definition of Premises as used herein and sold at public sale, hereinafter described, pursuant to Section 9.501(d) of the Texas Uniform Commercial Code;

WHEREAS, **GREAT CENTRAL MORTGAGE ACCEPTANCE COMPANY, LTD.** ("Beneficiary") is the current holder and owner of the Deed of Trust and the note secured thereby;

WHEREAS, there may be certain leases, rental agreements, easements and/or other matters (collectively, the "Other Matters") covering and/or affecting the Premises currently in existence;

---

WHEREAS, the liens securing the payment of the Indebtedness may be senior and superior to one or more of the Other Matters and junior and inferior to one or more of the Other Matters;

WHEREAS, with respect to the liens securing the payment of the Indebtedness, which are senior to the Other Matters and may not so subordinate liens to one or more of the Other Matters

WHEREAS, in the event Lender/Beneficiary chooses to subordinate its liens securing the Indebtedness of any Other Matters, such decision will be announced at the foreclosure sale;

WHEREAS, default has been made in the payment of the Note and the Indebtedness, and the Note is now unpaid, delinquent and in default;

WHEREAS, Lender/Beneficiary has given all required notices to Borrower and any and all other necessary parties with regard to the defaulted Indebtedness or such notices to such other necessary parties have been waived;

WHEREAS, pursuant to the authority granted in the Deed of Trust, Lender/Beneficiary has appointed **MARK CUMMINGS, PHIL WEST, DICK VETTERS, JASON WEST AND PATRICK ARMSTRONG**, to act jointly or separately as Substitute Trustee along with **SARA E. DYSART**, Trustee, under the Deed of Trust pursuant to a duly authorized and executed appointment document;

WHEREAS, Lender/Beneficiary has requested the undersigned to enforce the liens of the Deed of Trust by sale of the Premises in the manner set forth under the terms of the Deed of Trust and pursuant to the laws of the State of Texas and has instructed the undersigned to offer the Property for sale toward the satisfaction of the Note; and

WHEREAS, the undersigned Trustee and/or Substitute Trustee, acting upon the request of said Lender/Beneficiary, by these presents is hereby posting, filing, and giving notice of foreclosure of the Deed of Trust and the lien thereto in accordance with applicable Texas law and the terms and provisions of the Deed of Trust.

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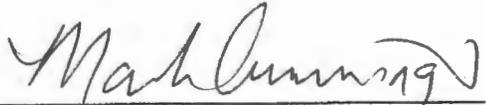
**NOW, THEREFORE, I, the undersigned, SARA E. DYSART and/or MARK CUMMINGS, PHIL WEST, DICK VETTERS, JASON WEST AND PATRICK ARMSTRONG, acting jointly or separately as Trustee or Substitute Trustee, do hereby give notice that after due publication of this notice as required by law and the Deed of Trust, I will sell the Premises at public venue, to the highest bidder or bidders, for cash, which sale will begin no earlier than 10:00 a.m. and not later than 1:00 p.m. on the first Tuesday in February next, the same being February 7, 2017 at the County Courthouse in Comal County, Texas, in the area where foreclosure sales are to take place as designated by the Commissioner's Court of said county, said designation having been recorded in the Official Public records of said county.**

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.

THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE  
FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

THE ADDRESS OF SARA E. DYSART, TRUSTEE AND MARK CUMMINGS, PHIL WEST,  
DICK VETTERS, JASON WEST AND PATRICK ARMSTRONG, SUBSTITUTE TRUSTEE, IS 112  
E. PECAN STREET, SUITE 3050, SAN ANTONIO, TEXAS 78205. ALL INQUIRIES SHOULD BE  
SENT TO THIS ADDRESS.

EXECUTED on this the \_\_\_\_ day of January 2017.

  
Print: mark Cummings  
Substitute Trustee

---

AFTER RECORDING RETURN TO:

SARA E. DYSART  
Attorney at Law  
112 E. Pecan, Suite 3050  
San Antonio, Texas 78205



**Solis-Kanak & Associates, Inc.**  
**Professional Land Surveyors**

DIGITAL TERRAIN  
MODELING  
GLOBAL POSITIONING  
SYSTEMS  
GIS/LIS SYSTEMS  
TOPOGRAPHICAL &  
BOUNDARY SURVEYING

**0.539 Acres**

Field notes for a 0.539 acre tract of land being all of that called 0.44 acre tract of land and all of that called 0.098 acre tract of land in deed to Charles P. Kaplan recorded in Document No. 200606044977 Official Records Comal County, Texas, also shown as "undeveloped" and part of Triple Peak Drive (60' ROW) in Triple Peak Ranch Estates, Unit 2 and Unit 3 recorded in Volume 5, Page 99, Map and Plat Records, Comal County, Texas, situated in the Russell Jones Survey No. 328, Abstract No. 297 Comal County, Texas and being more particularly described by metes and bounds as follows with all bearings being based on Texas State Plane Coordinates South Central Zone (NAD 83);

**Beginning:** at a found 1/2" iron bar with cap (Cash 5759) lying on the west line of O.C. Trout Drive (50' ROW) marking the northeast corner of the herein described tract and the southeast corner of Lot 2, Block 6 of said Triple Peak Ranch Estates Unit 3;

**Thence:** S 15° 48' 24" W, 65.17 feet (called S 15° 03' 55" W, 65.36 feet), along the easterly line of the herein described tract and the west line of said O.C. Trout Drive, to a found 3/8" iron bar for angle;

**Thence:** S 39° 47' 32" E, 68.59 feet (called S 39° 41' 15" E, 68.63 feet), along the easterly line of the herein described tract and the west line of said O.C. Trout Drive, to a found 3/8" iron bar for angle;

**Thence:** S 65° 43' 27" E, 55.82 feet (called S 65° 52' 08" E, 55.59 feet), along the easterly line of the herein described tract and the west line of said O.C. Trout Drive, to a found 3/8" iron bar for an interior corner of the herein described tract;

**Thence:** N 14° 25' 15" E (called N 14° 31' 00" E), 8.66 feet, along the easterly line of the herein described tract and the westerly line of said O.C. Trout Drive, to a set 1/2" iron bar with cap (Solis-Kanak) for angle;

**Thence:** N 74° 09' 53" E, 57.38 feet (called N 74° 15' 37" E, 57.38 feet), along the lower north line of the herein described tract and the south line of said O.C. Trout Drive to a set 1/2" iron bar with cap (Solis-Kanak) for the east corner of the herein described tract and the northwest corner of a called 0.112 acre tract of land in deed to Charles P. Kaplan recorded in Document No. 200206037065 Official Records Comal County, Texas;

**Thence:** S 37° 36' 44" W, 49.68 feet (called S 37° 42' 28" W, 49.68 feet), along the east line of the herein described tract and the west line of said 0.112 acre tract, to a set mag nail with disk (Solis-Kanak) in asphalt for angle;

**Thence:** S 14° 25' 32" W, 101.62 feet (called S 14° 31' 00" W, 102.00 feet), along the east line of the herein described tract and the west line of said 0.112 acre tract, to a set 1/2" iron bar with cap (Solis-Kanak) for the southeast corner of the herein described tract, the southeast corner of said 0.112 acre tract and lying on the north right-of-way line of said Triple Peak Drive;

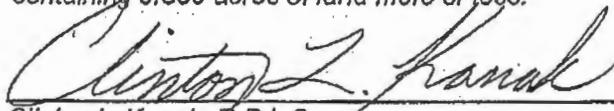
Page 1 of 2

**Thence:** S 89°56' 32" W, 29.21 feet (called S 88° 58' 11" W, 29.21 feet), along the south line of the herein described tract and the north line of said Triple Peak Drive to a found ½" iron bar (N 13858349.65, E 2217493.55) with cap (Solis-Kanak) for the southwest corner of the herein described tract;

**Thence:** N 37° 19' 12" W (Bearing Basis), 132.42 feet (called N 37° 16' 00" W, 132.39 feet), along the west line of the herein described tract and the east line of said Triple Peak Drive, to a found ½" iron bar (N 13858454.96, E 2217413.27) with cap (Solis-Kanak) for angle;

**Thence:** N 35° 07' 22" W, 182.12 feet (called N 35° 09' 05" W, 182.14 feet), along the west line of the herein described tract and the east line of said Triple Peak Drive, to a set ½" iron bar with cap (Solis-Kanak) for the northwest corner of the herein described tract and the southwest corner of said Lot 2 from which a found mag nail in rock for reference bears N 89° 05' 38" W, 3.55 feet;

**Thence:** S 89° 05' 38" E, 135.53 feet (called S 89° 16' 05" E, 134.87 feet), along the upper north line of the herein described tract and the south line of said Lot 2, to the **Place of Beginning** and containing 0.539 acres of land more or less.



Clinton L. Kanak, R.P.L.S.  
Registered Professional Land Surveyor, No. 4499  
Date: December 08, 2008  
G:\Jobs\2008\08-0170\field notes 0.539 Acres.doc



**APPOINTMENT OF SUBSTITUTE TRUSTEE AND** 2017 JAN 17 AM 11:39  
**NOTICE OF SUBSTITUTE TRUSTEE SALE**

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL ~~THE~~ <sup>PROPERTY DESCRIBED</sup> 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.

BOBBIE KOEPP

**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 Mark Cummings, Phil West, Dick Vettters, Jason West, Patrick Armstrong, 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 & ASSOCIATES, 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 February 07, 2017 between the hours of 10am-1pm 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: THE FIRST FLOOR IN THE HISTORIC COMAL COUNTY COURTHOUSE. in COMAL County, Texas or as designated by the County Commissioners.

**INSTRUMENT TO BE  
FORECLOSED:**

Deed of Trust or Contract Lien dated 09/11/2013 and recorded under Volume, Page or Clerk's File No. 201306039580 in the real property records of Comal County Texas, with ELIZABETH NURSE, AN UNMARRIED WOMAN as Grantor(s) and VETERANS LAND BOARD OF THE STATE OF TEXAS as Original Mortgagee.

**OBLIGATIONS SECURED:**

Deed of Trust or Contract Lien executed by ELIZABETH NURSE, AN UNMARRIED WOMAN securing the payment of the indebtedness in the original principal amount of \$89100.00 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 ELIZABETH NURSE. VETERANS LAND BOARD OF THE STATE OF TEXAS 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. Dovenmuehle Mortgage, Inc. is acting as the Mortgage Servicer for VETERANS LAND BOARD OF THE STATE OF TEXAS who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Dovenmuehle Mortgage, Inc., as Mortgage Servicer, is representing the Mortgagee, whose address is:

VETERANS LAND BOARD OF THE STATE OF TEXAS  
c/o Dovenmuehle Mortgage, Inc.  
1 Corporate Drive, Suite 360, LAKE ZURICH,, IL 78249

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

LOT 150 OF RAMBLE RIDGE SUBDIVISION, A SUBDIVISION IN COMAL COUNTY, TEXAS

ACCORDING TO THE PLAT RECORDED IN DOC# 200806001779 OF THE REAL PROPERTY RECORDS OF COMAL COUNTY, TEXAS. (the "Property")

**REPORTED PROPERTY**

**ADDRESS:** 8027 Sky Vista, Garden Ridge, TX 78266

**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).

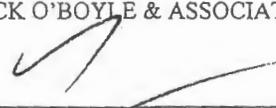
The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and 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.

**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.**

WITNESS MY HAND on the 10 day of January, 2017.

Respectfully,

JACK O'BOYLE & ASSOCIATES

  
\_\_\_\_\_  
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 S. 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