

24TX373-0180  
2302 E MISTLETOE AVE, VICTORIA, TX 77901

### NOTICE OF FORECLOSURE SALE

Property: The Property to be sold is described as follows:  
  
BEING LOT NUMBER TWENTY-TWO (22), IN BLOCK NUMBER FOUR (4), OF TEMPLE HEIGHTS SUBDIVISION SECTION II, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SALD ADDITION OF RECORD IN VOLUME 3, PAGE 22 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

Security Instrument: Deed of Trust dated July 8, 2022 and recorded on July 12, 2022 as Instrument Number 202207917 in the real property records of VICTORIA County, Texas, which contains a power of sale.

Sale Information: January 07, 2025, at 11:00 AM, or not later than three hours thereafter, at the area in front of the east door of the Victoria County Courthouse located at 115 North Bridge Street, Victoria, Texas, or as designated by the County Commissioners Court.

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

Obligation Secured: The Deed of Trust executed by DUSTIN WAYNE CANTWELL AND MAKAYLIA JONES secures the repayment of a Note dated July 8, 2022 in the amount of \$181,649.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

FILED

2024 OCT 31 A 10:11

MD

*Rishi Gadey*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

Substitute Trustee(s): Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Alexis Mendoza, Jennyfer Sakiewicz, Adolfo Rodriguez, Dustin George

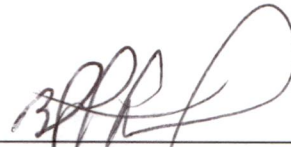
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

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



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



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

Certificate of Posting

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



## NOTICE OF FORECLOSURE SALE

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

**1. Property to Be Sold.** The property to be sold is described as follows: THE LAND DESCRIBED HEREIN IS SITUATED IN THE STATE OF TEXAS, COUNTY OF VICTORIA, DESCRIBED AS FOLLOWS:

BEING LOT NUMBER THIRTY (30), OF CHATELET SUBDIVISION, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 6, AT PAGE 154 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/10/2015 and recorded in Document 201504143 real property records of Victoria County, Texas.

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

Date: 01/07/2025

Time: 11:00 AM

Place: Victoria County, Texas at the following location: FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

**4. Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

**5. Obligations Secured.** The Deed of Trust executed by MARGIE ROYALS GEER, provides that it secures the payment of the indebtedness in the original principal amount of \$236,250.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Mortgage Assets Management, LLC is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is Mortgage Assets Management, LLC c/o PHH MORTGAGE CORPORATION, 14405 Walters Road, Suite 200, Houston, TX 77014 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Order to Foreclose.** Mortgage Assets Management, LLC obtained a Order from the 377th District Court of Victoria County on 11/08/2024 under Cause No. 24-05-91096-D. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

**7. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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



Mackie Wolf Zientz & Mann, P.C.

Brandon Wolf, Attorney at Law

✓ L. Keller Mackie, Attorney at Law

Michael Zientz, Attorney at Law

Lori Liane Long, Attorney at Law

Chelsea Schneider, Attorney at Law

Ester Gonzales, Attorney at Law

Karla Balli, Attorney at Law

Parkway Office Center, Suite 900

14160 Dallas Parkway

Dallas, TX 75254

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

Certificate of Posting

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

FILED  
2024 01 14 P 12:53  
SO  
VICTORIA COUNTY, TEXAS



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

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

December 4, 2024

**Deed of Trust to Secure Assumption:** Deed of Trust to Secure Assumption (The term "Deed of Trust to Secure Assumption" herein shall mean the Deed of Trust to Secure Assumption as so modified, renewed, and/or extended.)

Dated: October 14, 2019

**Trustee:** Lynn Knaupp

Address:  
P.O. Box 2329  
Victoria, Victoria County, Texas 77902

**Substitute Trustee:** James H. Hoffman

Address:  
101 W. Goodwin Ave., Suite 720  
Victoria, Victoria County, Texas 77901

**Grantor:** Kenneth A. Booth, Jr.

**Beneficiary:** Michele O. Booth (k/n/a Michele Williams) (hereafter "Beneficiary")

**Recording Information:** 201911218 of the real property records of Victoria County, Texas.

**Property Address:** 207 Coletoville Road, Victoria, Victoria County, Texas 77905.

**Legal Description:** Being the surface only of that certain 5.0-acre, parcel, or tract of land situated in Victoria County, Texas and being a 5.00-acre portion of the Manuel Zepeda Survey, Abstract 128, as more fully described in the legal description attached hereto as Exhibit A.

**Note Secured by Assumption Deed of Trust:** PROMISSORY NOTE (The term "Note" herein shall mean the Note as so modified, renewed, and/or extended.)

Date: March 24, 2014

Original Principal Amount: \$150,000.00

Makers: Kenneth A. Booth, Jr. and Michele O. Booth

Lender: Freedom Mortgage Company

**Property:** All property and improvements as described in the Deed of Trust to Secure Assumption, with the exception of any Released Property.

**Sale Location:** 115 N Bridge St, Victoria, TX 77901, at the steps of the Victoria County Courthouse.

**Sale Time:** The public auction of the Foreclosure Sale will take place between the hours of 10:00 AM and 4:00 PM. The sale will begin at 10:00 a.m. or within three hours from that time.

**Sale Date:** January 7, 2025.

**Appointment of Substitute Trustee:** WHEREAS, in my capacity as the attorney for the present beneficiary under the Deed of Trust to Secure Assumption, and pursuant to TEX. PROP. CODE ANN. § 51.0076(3), I hereby name, appoint, and designate Leslie A. Werner, the substitute trustee in the above described Deed of Trust to Secure Assumption, or to act under and by virtue of said Deed of Trust to Secure Assumption, including posting and filing the public notice as required by TEX. PROP. CODE ANN. § 51.002 as amended, and to proceed with a foreclosure of the Deed of Trust to Secure Assumption lien securing the payment of the above-described Note.

**Terms of the Sale:** This public Foreclosure Sale will sell all property "AS IS" to the highest cash bidder, with the exception of the Beneficiary, who will be allowed to bid credit against the amount owed under the obligation secured in the Deed of Trust to Secure Assumption.

Due to the default under the terms of the Deed of Trust to Secure Assumption, the Beneficiary directed the Substitute Trustee to administer the trust provisions.

The above described Deed of Trust to Secure Assumption encumbers real property. This document constitutes formal notice by the Beneficiary to foreclose and sell the property as described in the Deed of Trust to Secure Assumption in accordance with the terms of the Texas Business and Commerce Code and the Deed of Trust to Secure Assumption.

The Foreclosure Sale will commence on January 7, 2025 between the hours of 10:00 AM and 4:00 PM and in accordance with the details as further set forth above. At that time, the Trustee will direct the sale of the property described in the Deed of Trust to Secure Assumption in the manner as allowed by the Deed of Trust to Secure Assumption and applicable Texas law.

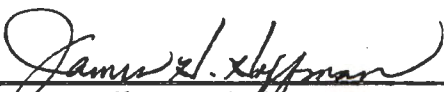
If there is any postponement or rescheduling of the Foreclosure Sale, additional notice will be posted and filed in accordance with the terms of the Deed of Trust to Secure Assumption and applicable Texas law.

Potential purchasers are reminded that this sale of property is made subject to the exceptions to conveyance and warranties of the Deed of Trust to Secure Assumption, all prior liens and defects to title, and any rights of recession as set forth in the Texas Property Code. Potential purchasers should examine the property records describing the property within the Deed of Trust to Secure Assumption for further assurances.

This property will be sold "AS IS" to the highest cash bidder. Please be aware that the sale of this property will not include any possession warranties, title warranties, warranties of quiet enjoyment or other warranties, except as expressly provided by the Deed of Trust to Secure Assumption. All potential purchasers should conduct examinations of the property records for further assurances.

The Substitute Trustee will establish conditions for the Foreclosure Sale as are deemed reasonable and in accordance with the Texas Property Code. Any conditions beyond what are listed in this document will be disclosed prior to the opening of bidding on the day of the 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.**

  
\_\_\_\_\_  
James H. Hoffman, Substitute Trustee



**LEGAL DESCRIPTION**

**EXHIBIT "A"**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF Victoria, STATE OF TEXAS, AND IS DESCRIBED AS FOLLOWS:

ALL OF THE SURFACE ONLY OF THAT CERTAIN 5.000-ACRE PARCEL, OR TRACT OF LAND SITUATED IN VICTORIA COUNTY, TEXAS, AND BEING A 5.000-ACRE PORTION OF THE MANUEL ZEPEDA SURVEY, ABSTRACT 128, AND ALSO BEING A 5.000-ACRE PORTION OF THAT CERTAIN 35.000-ACRE TRACT CONVEYED TO ALTON RAY LANGFORD AND EDDIE R. LANGFORD BY JAMES E CHAPMAN AND WIFE, MARY M CHAPMAN, BY DEED DATED APRIL 20, 1984, AND RECORDED IN VOLUME 1254, PAGES 212 THROUGH 215 OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS, AND THE HEREIN DESCRIBED 5.000-ACRE TRACT BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN EXISTING 3/8-INCH IRON ROD IN THE NORTHEAST LINE OF THE ABOVE MENTIONED ALTON RAY LANGFORD AND EDDIE F. LANGFORD 35.000-ACRE TRACT, SAME BEING THE SOUTHWEST LINE OF THAT CERTAIN 40-ACRE TRACT CONVEYED TO WILLIAM PAGEL AND WIFE, LENORA PAGEL BY SOPHIE SCHUBERT AND HUSBAND, EDWIN, BY DEED DATED NOVEMBER 10, 1953, AND RECORDED IN VOLUME 154, PAGE 15 OF THE DEED RECORDS OF VICTORIA COUNTY, TEXAS, SAID POINT OF BEGINNING BEARS SOUTH 44° 23' 15" WEST A DISTANCE OF 732.50 FEET AND SOUTH 44° 54' 05" EAST A DISTANCE OF 891.86 FEET FROM AN EXISTING STONE MONUMENT AT THE PRESENT NORTH CORNER OF THE WILLIAM PAGEL, ET UX, 40-ACRE TRACT, SAID BEGINNING POINT BEING THE NORTH CORNER OF THE HEREIN DESCRIBED 5.000-ACRE TRACT

THENCE SOUTH 44° 54' 05" EAST A DISTANCE OF 378.78 FEET ALONG THE COMMON LINE BETWEEN THE HEREIN DESCRIBED 5.000-ACRE TRACT AND THE ABOVE MENTIONED WILLIAM PAGEL, ET UX, 40-ACRE, ALSO BEING THE NORTHEAST LINE OF THE ABOVE MENTIONED ALTON RAY LANGFORD AND EDDIE R. LANGFORD ORIGINAL 35.000-ACRE TRACT TO A 5/8-INCH IRON ROD SET FOR THE EAST CORNER OF THE HEREIN DESCRIBED 5.000-ACRE TRACT,

THENCE SOUTH 34° 03' 40" WEST A DISTANCE OF 846.21 FEET TO A 5/8-INCH IRON ROD SET IN THE PRESENT NORTHEAST RIGHT-OF-WAY LINE OF COLETOVILLE ROAD NO. 2 (RIGHT-OF-WAY WIDTH 60.0 FEET), SAME BEING THE SOUTHWEST LINE OF THE ABOVE MENTIONED ALTON RAY LANGFORD AND EDDIE R. LANGFORD ORIGINAL 35.000-ACRE TRACT FOR THE SOUTH CORNER OF THE HEREIN DESCRIBED 5.000-ACRE TRACT,

THENCE NORTH 45° 00' 00" WEST A DISTANCE OF 131.75 FEET ALONG THE PRESENT NORTHEAST RIGHT-OF-WAY LINE OF COLETOVILLE ROAD NO 2 (RIGHT-OF-WAY WIDTH 60.0 FEET), SAME BEING THE SOUTHWEST LINE OF THE ABOVE MENTIONED ALTON RAY LANGFORD AND EDDIE R. LANGFORD ORIGINAL 35.000-ACRE TRACT TO AN EXISTING 3/8-INCH IRON ROD FOR THE SOUTH CORNER OF THAT CERTAIN 5.199-ACRE TRACT CONVEYED TO DAVID J. TUCKER BY JAMES E. CHAPMAN AND WIFE, MARY M. CHAPMAN BY DEED DATED MAY 8, 1984, AND RECORDED IN VOLUME 1256, PAGES 800 THROUGH 802 OF THE DEED RECORDS OF

VICTORIA COUNTY, TEXAS, SAME BEING THE WEST CORNER OF THE HEREIN DESCRIBED 5.000-ACRE TRACT,

THENCE NORTH 45° 00' 00" EAST A DISTANCE OF 200.00 FEET ALONG THE COMMON LINE BETWEEN THE ABOVE MENTIONED DAVID J. TUCKER 5.199- ACRE TRACT AND THE HEREIN DESCRIBED 5.000-ACRE TRACT TO AN EXISTING 5/8-INCH IRON ROD FOR CORNER.

THENCE NORTH 29° 56' 22" EAST A DISTANCE OF 267.58 FEET ALONG THE COMMON LINE BETWEEN THE ABOVE MENTIONED DAVID J. TUCKER 5.199- ACRE TRACT AND THE HEREIN DESCRIBED 5.000-ACRE TRACT TO AN EXISTING 5/8-INCH IRON ROD FOR CORNER.

THENCE NORTH 44° 54' 05" WEST A DISTANCE OF 44.23 FEET ALONG THE COMMON LINE BETWEEN THE ABOVE MENTIONED DAVID J. TUCKER 5.199- ACRE TRACT AND THE HEREIN DESCRIBED 5.000-ACRE TRACT TO AN EXISTING 5/8-INCH IRON ROD FOR CORNER.

THENCE NORTH 45° 00' 00" EAST A DISTANCE OF 377.83 FEET TO THE PLACE OF BEGINNING CONTAINING 5.000-ACRES OF LAND, MORE OR LESS.

PARCEL NO. 141173 AND 141174

Commonly known as 207 Coletoville Road, Victoria, TX 77905-3309  
However, by showing this address no additional coverage is provided

FILED

2024 DEC -4 P 1:15  
SO

*Heidi Easley*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

ORIGINAL SCANNED AND  
RETURNED TO

Leslie Werner

DATE 12/4/2024

FILED AND RECORDED  
OFFICIAL PUBLIC RECORDS



*Heidi Easley*

Heidi Easley, County Clerk  
Victoria County Texas

December 04, 2024 01:20:09 PM

Sarita De La  
Garza

FEE: \$36.00  
N

202410284



FILE No. 10420  
County Clerk, Victoria County, Texas

## Notice of Foreclosure Sale

December 11, 2024

FILED

2024 DEC 11 P 2:31

MD

*[Signature]*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

### Deed of Trust

Dated: February 10, 2017

Grantor: Rosita M. Pena, a single person

Trustee: Loretta Williams

Lender: Texas Dow Employees Credit Union

Recorded in: Filed of record under clerk's file number 201701824 of the real property records of Victoria County, Texas

Legal Description: **Being Lot Number Eight (8), in Block Number Seventeen (17), of Crestwood South, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 298, Page 367 of the Deed Records of Victoria County, Texas, to which reference is here made for descriptive purposes.**

Property Address: 906 E Anaqua Ave., Victoria, Texas 77901

Secures: Adjustable Rate Note ("Note") in the original principal amount of \$90,000.00, executed by Rosita M. Pena ("Borrower"), and payable to the order of Lender

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, and all rights and appurtenances thereto

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

Substitute Trustee's Address: 1770 St. James Place, Suite 150, Houston, Texas 77056

Foreclosure Sale:

Date: January 7, 2025

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. and not later than three hours thereafter.**

Place: Victoria County Courthouse, 115 N. Bridge St., Victoria TX, 77901, area in front of east door of courthouse facing North Bridge Street.

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

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

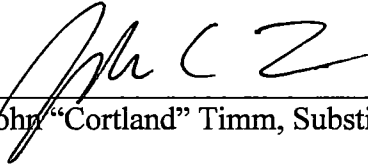
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "**AS IS,**" without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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

  
\_\_\_\_\_  
John "Cortland" Timm, Substitute Trustee

C&M No. 44-24-03384/ FILE NOS

## NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 13, 2021 and recorded under Clerk's File No. 202110663, in the real property records of VICTORIA County Texas, with Johnny Joe Amaro and Patricia Kuhns Amaro as Grantor(s) and NewRez LLC D/B/A NewRez Mortgage as Original Mortgagee.

Deed of Trust executed by Johnny Joe Amaro and Patricia Kuhns Amaro securing payment of the indebtedness in the original principal amount of \$85,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Johnny Joe Amaro. U.S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, successor by merger to First Union National Bank as Trustee, for Mid-State Trust X is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for the Mortgagee. Shellpoint Mortgage Servicing, is representing the Mortgagee, whose address is: 75 Beattie Place, Suite 300, Greenville, SC 29601.

#### Legal Description:

**LOT FOUR (4), BLOCK ONE HUNDRED THIRTY-FIVE (135), RANGE TEN (10), OF THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID CITY OF RECORD IN VOLUME 3, PAGE 67 OF THE MAP AND PLAT RECORDS OF VICTORIA COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale: 01/07/2025**

**Earliest Time Sale Will Begin: 11:00 AM**

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

### TERMS OF SALE

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. **Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS,"**





**“WHERE IS” condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.**

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

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

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

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

Executed on December 6, 2024.

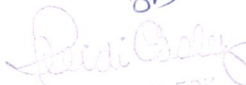
/s/ Will Morphis SBOT No. 24131905, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by:

Printed Name: \_\_\_\_\_

  
Sandra Mendoza

C&M No. 44-24-03384

FILED  
2024 DEC 12 P 2:49  
8b  
  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

24TX330-0026  
710 WHITEWING ST, VICTORIA, TX 77905

FILED

2024 DEC 12 P 2:49  
SD

**NOTICE OF FORECLOSURE SALE**

Property:

The Property to be sold is described as follows:

BEING LOT NUMBER SIXTEEN (16), IN BLOCK NUMBER EIGHT (8), OF QUAIL CREEK WEST BLOCK SEVEN, EIGHT, SIXTEEN AND SEVENTEEN, AN ADDITION IN VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 5, PAGE 29 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated July 21, 2023 and recorded on July 26, 2023 as Instrument Number 202307012 in the real property records of VICTORIA County, Texas, which contains a power of sale.

Sale Information:

January 07, 2025, at 11:00 AM, or not later than three hours thereafter, at the area in front of the east door of the Victoria County Courthouse located at 115 North Bridge Street, Victoria, Texas, or as designated by the County Commissioners Court.

Terms of Sale:

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

Obligation Secured:

The Deed of Trust executed by IAUCTION GROUP 6 LLC secures the repayment of a Note dated July 21, 2023 in the amount of \$148,000.00. LHOME MORTGAGE TRUST 2023-RTL2, whose address is c/o Kiavi Funding, Inc., 2 Allegheny Center, Nova Tower 2, Suite 200, Pittsburgh, PA 15212, is the current mortgagee of the Deed of Trust and Note and Kiavi Funding, Inc. is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

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



4830555

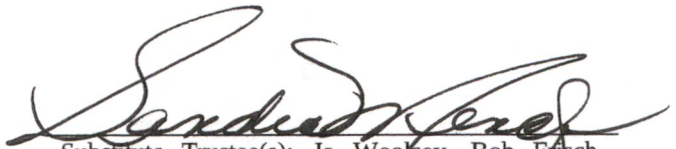
Substitute Trustee(s): Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Jodi Steen, Janice Stoner, John Sisk, Amy Ortiz, Aleena Litton, Daniel McQuade, Vanna Ho, Alexis Mendoza, Jennyfer Sakiewicz, Adolfo Rodriguez, Dustin George

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

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



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



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

Certificate of Posting

I, Sandra Mendoza, declare under penalty of perjury that on the 12 day of Dec, 2024, filed and posted this Notice of Foreclosure Sale in accordance with the requirements of VICTORIA County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).



2024 DEC 16 A 9:25

MD

*[Signature]*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS

§  
§  
§

KNOW ALL MEN BY THESE PRESENTS THAT:

COUNTY OF VICTORIA

WHEREAS, on JUNE 9, 2023, JO ANN MESA ("**Debtor**") executed that certain Deed of Trust (as extended and renewed, "**Deed of Trust**") conveying to ROBERT J. ADAM, STEPHEN W. BING, LEIGH ANN THOMPSON OR PHILIP D. CONWAY, Trustee ("**Trustee**") the real property more particularly described in attached Exhibit "A", together with all improvements, fixtures, equipment, and other property located on the real property and any and all other items, rights, or interest described in the Deed of Trust, all of which property is more fully described in the Deed of Trust, to which reference is hereby made for further description of the property covered by this notice (collectively, "**Property**"); and

WHEREAS, the Deed of Trust was recorded at Clerk's File No. 202305438 in the Official Public Records of VICTORIA County, Texas; and

WHEREAS, the Deed of Trust was executed and delivered to secure the payment of the following items of indebtedness ("**Indebtedness**"):

That certain Promissory Note (as extended, renewed, modified, or replaced, "**Note**") dated of even date with the Deed of Trust and executed by Debtor, payable to the order of NOBLE MORTGAGE & INVESTMENTS, LLC, a Texas limited liability company ("**Creditor**"), said note being in the original principal amount of NINETY TWO THOUSAND AND NO/100 (\$92,000.00) DOLLARS.

WHEREAS, the Indebtedness is due and payable, and despite Creditor's demands, Debtor has failed to pay, and continues to fail to pay, the Indebtedness; and

WHEREAS, Creditor by written instrument made, constituted, and appointed ROBERT J. ADAM, STEPHEN W. BING, LEIGH ANN THOMPSON, PHILIP D. CONWAY, JIM MILLS, SUSAN MILLS, RUSSELL CAIN, MARILYN CUMMINGS, JAN REGAN, TINA JACOB, ED HENDERSON, PAT BRENNAN, ROSIE TREVINO, JIM CHILCOAT, WILL DABBS, ARNOLD MENDOZA, SUSAN SANDOVAL, LESLYE EVANS, ALEXIS MENDOZA, SARAH MAYS OR SANDRA MENDOZA, whose address is 12611 Jones Road, Suite 200, Houston, TX 77070, as substitute trustee under the Deed of Trust ("**Substitute Trustee**") and requested and directed Substitute Trustee to exercise the power of sale under the Deed of Trust for the purpose of enforcing the collection of the Indebtedness;

NOW, THEREFORE, the undersigned hereby gives notice that, after due publication of this notice as required by law and the Deed of Trust, the undersigned will sell the Property, as an entirety or in parcels, by one or by several sales, held at one time or at different times, all as the undersigned may elect an announce at such sale or sales, at the FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET, VICTORIA, TEXAS 77901, said location having been designated by the county commissioners of VICTORIA County, Texas ("**Commissioners**") (or such other location as may be designated by the Commissioners after the sending of this notice and before the time of the sale), in which county the Property is situated, on JANUARY 7, 2025, being the first Tuesday of said month, at 11:00 A.M. (or within three hours thereafter) to the highest bidder or bidders for cash at a public auction, and will make due conveyance of the Property to the purchaser or purchasers, with special warranty deed binding Debtor, his successors and assigns.

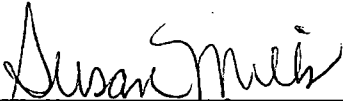
The sale noticed herein shall include the interest of Debtor in all fixtures and personal property covered by the Deed of Trust and any other documents executed in connection with or as security for the Indebtedness, Creditor having directed the undersigned to sell, and the undersigned hereby noticing the sale of, said fixtures and personalty pursuant to rights granted to Creditor under Section 9.501(d) of the Texas Business & Commerce Code.

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



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

EXECUTED in multiple original copies on the 13 day of DECEMBER, 2024.

  
By: Susan Mills  
Title: Substitute Trustee

**ATTACHMENT**

Exhibit "A"- Property Description

**EXHIBIT "A"**

**BEING LOT NUMBER NINE (9), IN BLOCK NUMBER THREE (3), OF AKERS ADDITION, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 1, PAGE 3 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES**

2024 DEC 16 A 9:38

MD

*Michael J. Schroeder*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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 SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, REYES G. GARZA JR. AND MARGARITA GARZA, HUSBAND AND WIFE delivered that one certain Deed of Trust dated MAY 10, 2023, which is recorded in INSTRUMENT NO. 202304312 of the real property records of VICTORIA County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$199,000.00 payable to the order of WALLICK AND VOLK, INC., to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

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

WHEREAS, VETERANS LAND BOARD OF THE STATE OF TEXAS, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

NOTICE IS HEREBY GIVEN that on JANUARY 7, 2025, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

BEING LOT NUMBER TWO (2), IN BLOCK NUMBER ONE (1), OF DOTTIE SUBDIVISION NO. 1, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION FOUND OF RECORD IN VOLUME 8, AT PAGE 84C OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

The sale will occur at that area designated by the Commissioners Court of VICTORIA County, Texas, for such sales (OR AT THE AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE).

NOTICE IS FURTHER GIVEN that the address of GATEWAY MORTGAGE, the Mortgagee or Mortgage Servicer, is P.O. BOX 1560, JENKS, OK 74037. Pursuant to the Texas Property Code, the Mortgagee or Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale. If the sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: DECEMBER 16, 2024.

\_\_\_\_\_  
SUBSTITUTE TRUSTEE(S)  
MICHAEL J. SCHROEDER OR SANDRA MENDOZA  
OR ARNOLD MENDOZA OR ALEXIS MENDOZA OR  
W.D. LAREW OR JENNYFER SAKIEWICZ OR  
ADOLFO RODRIGUEZ

FILE NO.: GM6-3197  
PROPERTY: 3904 N VINE ST  
VICTORIA, TEXAS 77901  
REYES G. GARZA JR.

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 206  
CARROLLTON, TEXAS 75007  
Tel#: (972) 394-3086  
Fax: (972) 394-1263

FILE No.

10427

County Clerk, Victoria County, Texas

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**DATE, TIME, PLACE OF SALE:**

**Date:** Tuesday, the 7<sup>th</sup> day of January, 2025  
**Time:** 11:00 am or not later than three hours after that time  
**Place:** **FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING LOCATED AT 115 NORTH BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.**

**TERMS OF SALE: CASH**

**DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:**

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

**MODIFICATIONS AND RENEWALS:**

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

**PROPERTY TO BE SOLD:**

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

**FILED**

2024 DEC 16 A 11:13

MD

*Patricia C. ...*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS



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

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

DOCUMENT PREPARED BY:

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

**Certificate of Posting**

I am \_\_\_\_\_ whose address is

\_\_\_\_\_. I declare under penalty perjury that I filed

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

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

EXHIBIT "A"

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, by that one certain Deed of Trust dated October 31, 2014, recorded under Document No. 201412374 in the Official Public Records of Victoria County, Texas (the "Deed of Trust"), to which record reference is here made for all purposes, Reynaldo Rios and Gloria Lorena Rodriguez De Rios (hereinafter called the "Mortgagor" whether one or more) granted, sold and conveyed to the Trustee named therein the real property described in Exhibit "A" attached hereto and made a part hereof for all purposes (said real property, together with any and all appurtenances, improvements and fixtures of any kind located thereon or pertaining thereto, and together with any personal property located thereon or pertaining thereto to the extent such personal property is described in and covered by the Deed of Trust, being collectively referred to herein as the "Property"), in order to secure payment of that one certain promissory note dated October 31, 2014, in the original principal sum of \$112,000.00 executed by Reynaldo Rios and Gloria Lorena Rodriguez De Rios and made payable to the order of Texas Dow Employees Credit Union (said promissory note, as modified or extended by any modifications or extensions thereof, being herein referred to as the "Note"), and payment of any and all other indebtedness secured by and described in the Deed of Trust; and

WHEREAS, Texas Dow Employees Credit Union ("Beneficiary") is the legal owner and holder of the Note and the beneficiary of the Deed of Trust; and

WHEREAS, pursuant to authority granted in the Deed of Trust, Beneficiary did appoint and designate the undersigned whose street address is 6700 N. New Braunfels Avenue, San Antonio, Texas 78209, as Substitute Trustee to act under the Deed of Trust instead of the original Trustee named therein; and

WHEREAS, the Note is in default and the entire unpaid balance thereof is due and payable and Beneficiary has demanded payment from the Mortgagor and intends to have the power of sale set forth in the Deed of Trust enforced; and

WHEREAS, Beneficiary has directed the undersigned, as Substitute Trustee, to enforce the power of sale granted under the Deed of Trust over the Property for the purpose of collecting the indebtedness secured thereby, after giving notice of the time, place and terms of such sale and of the property to be sold in compliance with the terms of the Deed of Trust and the laws of the State of Texas;

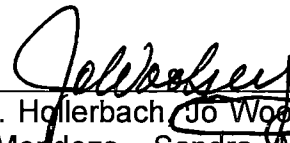
NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS:

THAT I, James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen, Substitute Trustee, hereby give notice that, after due publication of this Notice by posting it at the courthouse door of Victoria County, Texas at least twenty-one (21) days preceding the date of the foreclosure sale of the Property (as stated below), and after having filed this Notice in the Foreclosure Records of Victoria County, Texas, at least twenty-one (21) days preceding the date of such sale, and after having given written notice at least twenty-one (21) days preceding the date of such sale by certified mail to each debtor

obligated to pay the Note and the indebtedness secured by the Deed of Trust at the address of each such debtor according to the records of Beneficiary as required by the Deed of Trust and the laws of the State of Texas, I will sell the Property at public auction to the highest bidder or bidders for cash at the front of the east door of the Victoria County Courthouse located at 115 North Bridge Street, Victoria, Victoria County, Texas or as designated by the County Commissioner's Court, at 11:00 a.m. (at the earliest), or within three (3) hours thereafter, on January 7, 2025, that being the first Tuesday of that month.

**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. The sender of the Notice is Diann M. Bartek and can be notified of the active duty military service at 112 E. Pecan, Ste. 1800, San Antonio, Texas 78205.**

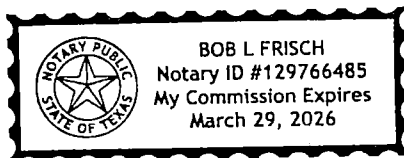
Executed in multiple originals on this 16<sup>th</sup> day of December, 2024.

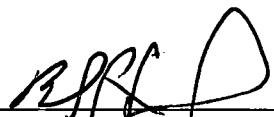


James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen, Substitute Trustee  
6700 N. New Braunfels Avenue,  
San Antonio, Texas 78209

STATE OF TEXAS           §  
  §  
COUNTY OF Queces   §

This instrument was acknowledged before me on the 16<sup>th</sup> day of December, 2024, by ~~James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Adolfo Rodriguez, Janice Stoner or Jodi Steen~~, Substitute Trustee, on behalf of said Trust.



  
\_\_\_\_\_  
Notary Public, State of Texas

**PROPERTY DESCRIPTION**

Lot Number Eight (8), in Block Number Six (6), of Belaire, Section I, an addition to the City of Victoria, Victoria County, Texas, according to the established map and plat of said addition of record in Volume 1, Page 27 of the Plat Records of Victoria County, Texas, to which reference is here made for descriptive purposes.

FILED

2024 DEC 16 A 11:15

MD

*Patricia Castaneda*  
COUNTY CLERK  
VICTORIA COUNTY, TEXAS

**EXHIBIT "A"**