

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: May 06, 2014

Time: The sale will begin at 11:00AM or not later than three hours after that time.

Place AREA IN FRONT OF THE EAST DOOR OF THE VICTORIA COUNTY COURTHOUSE BUILDING LOCATED AT 115 N. BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 20, 2004 and recorded in Document CLERK'S FILE NO. 200405560 AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 201200221 real property records of VICTORIA County, Texas, with ADAM GARCIA, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

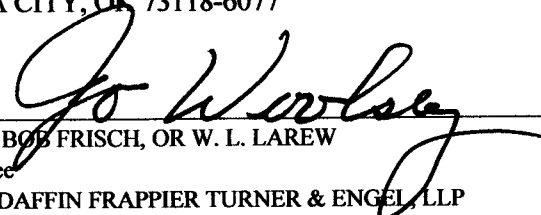
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ADAM GARCIA, securing the payment of the indebtednesses in the original principal amount of \$57,596.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST 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 as follows:

BEING LOT NUMBER SEVEN (7), IN BLOCK NUMBER EIGHT (8), OF INWOOD TERRACE SECTION III. AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 2, AT PAGE 60 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HEREMADE FOR DESCRIPTIVE PURPOSES.

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. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK
999 N.W. GRAND BLVD STE 110
OKLAHOMA CITY, OK 73118-6077


JO WOOLSEY, BOB FRISCH, OR W. L. LAREW
Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

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2014 MAR 24 A 9 37

COUNTY CLERK
VICTORIA COUNTY, TEXAS



NOS0000004233490

FILE No. 8549
County Clerk, Victoria County, Texas

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

VICTORIA County Deed of Trust:

Dated: June 30, 1999

Amount: \$49,500.00

Grantor(s): DOROTHY RIOJAS, GEORGE RIOJAS and SYLVIA RIOJAS

Original Mortgagee: SOUTHERN CAPITAL CORP. PROFIT SHARING PLAN

Current Mortgagee: CITIMORTGAGE, INC.

Mortgagee Address: CITIMORTGAGE, INC., 1000 Technology Drive, O'Fallon, MO 63368

Recording Information: Document No. 199908847

Legal Description: BEING LOT NUMBER TEN (10), IN BLOCK NUMBER ONE (1), OF COLLEGE HEIGHTS, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 2, AT PAGE 5, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

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2014 APR 10 AM 8:21
COUNTY CLERK
VICTORIA COUNTY, TEXAS

Date of Sale: May 6, 2014 between the hours of 11:00 AM. and 2:00 PM.

Earliest Time Sale Will Begin: 11:00 AM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the VICTORIA 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.

OSCAR CABALLERO OR DONNA CABALLERO have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

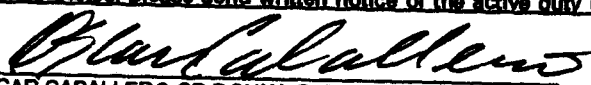
The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.), and state law, including Section 51.015 Texas Property Code. 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.


HUGHES, WATTERS & ASKANASE, L.L.P.
333 Clay, Suite 2900
Houston, Texas 77002
Reference: 2014-018654


OSCAR CABALLERO OR DONNA CABALLERO
c/o Service Link
7301 N. Hwy 161, Ste. 305
Irving, Texas 75039

FILED

FILE No. 8550
County Clerk, Victoria County, Texas

2014 APR 14 A 11:30

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COUNTY CLERK
VICTORIA COUNTY, TEXAS

Notice of Foreclosure Sale

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard 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:

See property description on attached Exhibit "A".

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded in Instrument No. 201104316 of the Official Public 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: May 6, 2014

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

Place: Victoria County Courthouse, 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.

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.

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.

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 Adolph Hopkins and Wendy Wright.

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

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of \$52,000.00, executed by Adolph Hopkins and Wendy Hopkins, and payable to the order of Irma M. Escalona. Irma M. Escalona is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Irma Escalona at 2424 Austin Ave., Apt. B, Waco, Texas 76701.

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

Dated: April 9th, 2014.



Chris B. Elliott

EXHIBIT "A"

TRACT ONE: Being a tract of land 80.0' x 130.0' x 80.0' x 130.0' out of the John Ricker Survey, A-284, Victoria County, Texas, being described by metes and bounds as follows, to-wit:

Beginning at a point in the Northern boundary line of Berkshire Drive, as is shown in a private survey, map and plat dated August 1957, prepared by James R. Hall, Registered Public Surveyor of San Marcos, Texas, which said survey, map and plat is of the 77.09 acre tract of land conveyed to William K. Smith, d/b/a Universal Homes Co., by Deed from J.A. Minatre, dated May 31st, 1957, of record in Volume 463, Page 105 of the Deed Records of Victoria County, Texas, said point of beginning being North 33 degrees, 15' West, a distance of 555.50 feet from an iron pipe marking the South or Southwest corner of said 77.09 acre tract of land conveyed to William K. Smith, d/b/a Universal Homes Co.;

Thence, North 53 degrees, 45' East, a distance of 240 feet to the Western boundary line of Bradley Street;

Thence, North 64 degrees, 25' East, a distance of 355.20 feet;

Thence, North 60 degrees, 02' East, a distance of 80.0 feet to the Point of Beginning, which Point of Beginning marks also the Southwest corner of Lot No. Thirty-five (35), Block Number Nine (9) of Victoria Plaza, as shown in said private survey hereinabove referred to:

Thence, North 29 degrees, 58' West, a distance of 130.0 feet to a stake for corner;

Thence, North 60 degrees, 02' East, a distance of 80.0 feet to a stake for corner;

Thence, South 29 degrees, 58' East, a distance of 130.0 feet to a stake for corner in the Northern boundary line of said Berkshire Drive;

Thence, with the said Northern boundary line of Berkshire Drive, South 60 degrees, 02' West, a distance of 80.0 feet to the Point of Beginning; and being further described as all of Lot No. Thirty-five (35), Block No. Nine (9), of Victoria Plaza, according to the private survey, map and plat of said Victoria Plaza, dated August 1957, and prepared by James R. Hall, Registered Public Surveyor of San Marcos, Texas.

TRACT TWO: Being a tract of land 80.0 feet by 130.0 feet by 94.31 feet by 130.78 feet out of the John Ricker Survey, Abstract 284, Victoria County, Texas; said tract of land herein conveyed being described by metes and bounds as follows, to-wit:

Beginning at a stake marking the intersection of the Eastern boundary line of Farice Drive in the Northern boundary line of Berkshire Drive, which point of beginning also marks, the most Southern corner of Lot 36 in Block 9 of Victoria Plaza, a subdivision in Victoria County, Texas, according to the survey completed August 1957, by James E. Hall, Registered Public Surveyor of San Marcos,

Texas, which survey was of a certain 77.09 acre tract of land conveyed to William K. Smith, d/b/a Universal Homes Company by J.A. Minatre, by Deed dated May 31, 1957, and recorded in Volume 436, Page 105, of the Deed Records of Victoria County, Texas;

Thence, North 60° 02', East with the said Northern boundary line of Berkshire Drive, a distance of 80.0 feet to a stake for corner;

Thence North 290° 58' West with the common boundary line of Lots 35 and 36 in said Block 9, Victoria Plaza, a distance of 130.0 feet to a stake for corner;

Thence South 60° 02' West with the common boundary line of Lots 1, 2 and 36 in said Block 9, Victoria Plaza, a distance of 94.31 feet to a stake for corner;

Thence South 360° 15' East with the said Eastern Boundary line of Farice Drive, a distance of 130.78 feet to the Point of Beginning, and being further described as all of Lot 36 in Block No. 9, Victoria Plaza, according to the established map and plat of said Victoria Plaza Subdivison completed August 1957, by James R. Hall, Registered Public Surveyor of San Marcos, Texas.

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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1. **Date, Time, and Place of Sale.**

Date: May 06, 2014

Time: The sale will begin at 11:00AM or not later than three hours after that time.

Place AREA IN FRONT OF THE EAST DOOR OF THE VICTORIA COUNTY COURTHOUSE BUILDING LOCATED AT 115 N. BRIDGE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 11, 2010 and recorded in Document CLERK'S FILE NO. 201005855; AS AFFECTED BY 201008158 real property records of VICTORIA County, Texas, with JESSIE L SANDOVAL JR., grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

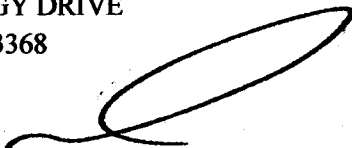
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JESSIE L SANDOVAL JR., securing the payment of the indebtednesses in the original principal amount of \$160,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. THE VETERANS LAND BOARD OF THE STATE OF TEXAS 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 as follows:

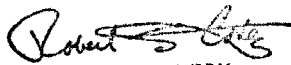
LOT SIXTEEN (16), BLOCK FOURTEEN (14), OF TANGLEWOOD SUBDIVISION, SECTION VII, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 5, PAGE 43 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

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



JO WOOLSEY, W. D. LAREW, W. L. LAREW, OR VICKI HAMMONDS
Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

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2014 APR 14 P 1:15

COUNTY CLERK
VICTORIA COUNTY, TEXAS

FILED

FILE No. 8552
County Clerk, Victoria County, Texas

2014 APR 14 P 1:19


COUNTY CLERK
VICTORIA COUNTY, TEXAS

NOTICE OF FORECLOSURE SALE

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

BEING LOT NUMBER TWENTY (20), IN BLOCK NUMBER SEVEN (7), OF TANGLEWOOD SUBDIVISION SECTION IV, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 4, PAGE 40 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 06/29/2006 and recorded in Document 200608750 real property records of Victoria County, Texas.

3. **Date, Time, and Place of Sale.**

Date: 05/06/2014

Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter.

Place: Victoria County Courthouse, 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.

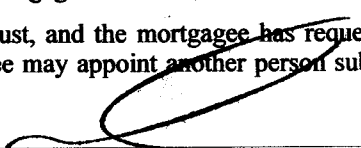
Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

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.

5. **Obligations Secured.** The Deed of Trust executed by ALBERT MARTINEZ AND MARTHA MARTINEZ, provides that it secures the payment of the indebtedness in the original principal amount of \$122,300.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Trust 2006-

HE8, Mortgage Pass-Through Certificates, Series 2006 HE8 is the current mortgagee of the note and deed of trust.

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


JO WOOLSEY, J.R. STEEN, VICKI HAMMONDS, W.D.
LAREW, W.L. LAREW OR BOB FRISCH
c/o AVT Title Services, LLC
13770 Noel Road #801529
Dallas, TX 75380-1529

12-001602-570
503 MAPLEWOOD DRIVE
VICTORIA, TX 77901

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.