FILE No. 9353
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 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 EAST ONE-HALF (E 1/2) OF THE SOUTH ONE HALF (S 1/2) OF LOT ONE (1), BLOCK ONE HUNDRED AND NINETY (190) OF THE CITY OF VICTORA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 3, PAGE 67, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.
- 2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 11/16/2011 and recorded in Document 201111813 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:

05/01/2018

Time:

11:00 AM

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.
- 5. Obligations Secured. The Deed of Trust executed by CECELIA CAVAZOS, provides that it secures the payment of the indebtedness in the original principal amount of \$75,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Finance of America Reverse, LLC is the current mortgagee of the note and deed of trust and REVERSE MORTGAGE SOLUTIONS, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Finance of America Reverse, LLC c/o REVERSE MORTGAGE SOLUTIONS, INC., 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. Finance of America Reverse, LLC obtained a Order from the 267th District Court of Victoria County on 05/19/2017 under Cause No. 17-02-80609-C. 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 JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS OR JAMIE STEEN, 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 Marissa Sibal, Attorney at Law Parkway Office Center, Suite 900 14160 North Dallas Parkway Dallas, TX 75254

JO WOOLSEY, BOB FRISCH, VICKI HAMMONDS OR

JAMIE STEEN

c/o AVT Title Services, LLC 1101 Ridge Rd. Suite 222 Rockwall, TX 75087

Certificate of Posting

I am _____ whose address is c/o AVT Title Services, LLC, 1101 Ridge Rd., Suite 222, Rockwall, TX 75087. I declare under penalty of perjury that on _____ I filed this Notice of Foreclosure Sale at the office of the Victoria

FILED

2018 MAR -8 P 1:51

COUNTY CLERK
VICTORIA COUNTY, TEXAS

FILED

2018 MAR -8 P 1: 58

109

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SAI

DEED OF TRUST INFORMATION:

Date:

09/28/2012

Grantor(s):

MARK C. GARZA, A SINGLE PERSON

Original Mortgagee:

COUNTY CLERK O MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE

FOR MORTGAGE LENDERS OF AMERICA, LLC, A LIMITED LIABILITY COMPANY,

ITS SUCCESSORS AND ASSIGNS

Original Principal:

\$111,935.00

Recording Information:

Instrument 201211095

Property County:

Victoria

Property:

BEING A 10.00 ACRE TRACT OF LAND SITUATED IN THE TEXAS AND NEW ORLEANS RAILROAD COMPANY SURVEY NO. 2, ABSTRACT 409, VICTORIA COUNTY, TEXAS, AND BEING THAT SAME TRACT OF LAND CONVEYED BY RICHARD GARCIA, ET UX TO JOHN GARZA, JR., ET UX ACCORDING TO INSTRUMENT RECORDED IN VOLUME 944, PAGE 588 OF THE DEED RECORDS OF SAID COUNTY, AND FURTHER BEING CONVEYED TO JOHN GARZA, JR., ET UX ACCORDING TO INSTRUMENT RECORDED IN VOLUME 944, PAGE 592 OF THE DEED RECORDS OF SAID COUNTY, SAID 10.00 ACRE TRACT OF LAND BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 5/8 INCH DIAMETER STEEL REBAR FOUND MARKING THE COMMON CORNER OF SAID GARZA TRACT OF LAND AND THAT CERTAIN TRACT OF LAND DESCRIBED AS 11.00 ACRES AS CONVEYED BY MINERVA V. FLORES BENNETT TO OLGA FLORES JIMENEZ ACCORDING TO INSTRUMENT #200410498 OF THE OFFICIAL RECORDS OF SAID COUNTY, IN THE SOUTHEAST RIGHT-OF-

WAY LINE OF MILLER ROAD.

THENCE, NORTH 53 DEG. 59 MINUTES 00 SECONDS EAST, ALONG SAID RIGHT-OF-WAY LINE, A DISTANCE OF 196.63 FEET (RECORD) TO A 5/8 INCH DIAMETER STEEL REBAR SET TO MARK THE COMMON CORNER OF SAID GARZA TRACT OF LAND AND THAT CERTAIN 1.00 ACRE TRACT OF LAND IN THE NAME OF EDNA M. SALINAS, SAID REBAR BEING NORTH 19 DEG. 08 MINUTES 39 SECONDS WEST, 0.9 FEET FROM A 5/8 INCH DIAMETER STEEL REBAR FOUND, AND FURTHER BEING THE MOST NORTHERLY CORNER OF THE TRACT HEREIN DESCRIBED:

THENCE, SOUTH 35 DEG. 54'00" EAST (RECORD), ALONG THE COMMON LINE OF SAID SALINAS TRACT OF LAND, A DISTANCE OF 221.52 FEET TO A 5/8 INCH DIAMETER STEEL REBAR SET TO MARK A COMMON CORNER OF SAID GARZA AND SALINAS TRACTS OF LAND, SAID REBAR BEING NORTH 06 DEG. 48'38" EAST, 0.06 FEET FROM A 5/8 INCH DIAMETER STEEL REBAR FOUND, AND FURTHER BEING AN INTERIOR CORNER OF THE TRACT HEREIN DESCRIBED;

THENCE, NORTH 53 DEG. 59'00" EAST, ALONG A COMMON LINE OF SAID GARZA AND SALINAS TRACTS OF LAND, A DISTANCE OF 196.64 FEET (RECORD) TO A 5/8 INCH DIAMETER STEEL REBAR BOUND MARKING THE COMMON CORNER OF SAID GARZA AND SALINAS TRACTS OF LAND, IN THE SOUTHWEST LINE OF THAT CERTAIN TRACT OF LAND DESCRIBED AS 11.00 ACRES AS CONVEYED BY GUADALUPE L. ALVAREZ, ET UX TO EDNA M. SALINAS ACCORDING TO INSTRUMENT RECORDED IN VOLUME 1407, PAGE 241 OF THE DEED RECORDS OF SAID COUNTY;

THENCE, SOUTH 35 DEG. 54'00" EAST, ALONG THE COMMON LINE OF SAID SALINAS 11.00 ACRE TRACT OF LAND A DISTANCE OF 996.88 FEET (RECORD) TO A 5/8 INCH DIAMETER STEEL REBAR FOUND MARKING THE COMMON CORNER OF SAID GARZA TRACT OF LAND AND SAID SALINAS 11.00 ACRE TRACT OF LAND, IN THE NORTHWEST LINE OF A PRIVATE ROAD KNOWN AS MASCORRO

THENCE, SOUTH 53 DEG. 59'00" WEST, ALONG THE SOUTHEAST LINE OF SAID GARZA TRACT OF LAND AND THE NORTHWEST LINE OF SAID MASCORRO ROAD, A DISTANCE OF 393.27 FEET (RECORD) TO A 5/8 INCH DIAMETER STEEL REBAR SET TO MARK THE COMMON CORNER OF SAID GARZA AND JIMENEZ TRACT OF LAND, FOR THE SOUTH CORNER OF THE TRACT HEREIN DESCRIBED: THENCE, NORTH 35 DEG. 54'00" WEST, ALONG THE COMMON LINE OF SAID JIMENEZ TRACT OF LAND, A DISTANCE OF 1218.40 FEET (RECORD) TO THE POINT OF BEGINNING, CONTAINING WITHIN THESE METES AND BOUNDS A 10.00 ACRE TRACT OF LAND, MORE OR LESS.

ALL SET 5/8 INCH DIAMETER STEEL REBAR IS MARKED WITH YELLOW PLASTIC CAP MARKED "URBAN SURVEYING, INC."

BEARING ARE BASED ON BEARINGS OF RECORD IN VOLUME 944, PAGE 592 THE DEED RECORDS OF VICTORIA COUNTY, TEXAS.

THE FOREGOING FIELDNOTE DESCRIPTION IS BASED ON AN ACTUAL SURVEY MADE ON THE GROUND UNDER MY SUPERVISION IN SEPTEMBER, 2012, AND IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Reported Address:

277 MILLER RD, INEZ, TX 77968

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Mortgage Servicer: Wells Fargo Bank, NA 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 1st day of May, 2018

Time of Sale:

11:00AM or within three hours thereafter.

Place of Sale:

AT THE AREA IN FRONT OF THE EAST DOOR OF THE COURTHOUSE BUILDING, LOCATED AT 115 NORTH BRIDGE STREET in Victoria County, Texas, or, if the preceding

area is no longer the designated area, at the area most recently designated by the Victoria

County Commissioner's Court.

Substitute Trustee(s):

Jo Woolsey, W.D. Larew, Leslye Evans, Arnold Mendoza, Oscar Caballero, Donna Caballero,

Frederick Britton, Pamela Thomas, Barbara Sandoval, John Sisk, Bob Frisch, Vicki Hammonds, Sandra Mendoza, Jamie Steen, Jodi Steen, Michael Burns, Elizabeth Hayes,

Michael Hupf, Marilyn Jones, Suzanne Suarez, or Alexander Wolfe, 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 Jo Woolsey, W.D. Larew, Leslye Evans, Arnold Mendoza, Oscar Caballero, Donna Caballero, Frederick Britton, Pamela Thomas, Barbara Sandoval, John Sisk, Bob Frisch, Vicki Hammonds, Sandra Mendoza, Jamie Steen, Jodi Steen, Michael Burns, Elizabeth Hayes, Michael Hupf, Marilyn Jones, Suzanne Suarez, or Alexander Wolfe, 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. Jo Woolsey, W.D. Larew, Leslye Evans, Arnold Mendoza, Oscar Caballero, Donna Caballero, Frederick Britton, Pamela Thomas, Barbara Sandoval, John Sisk, Bob Frisch, Vicki Hammonds, Sandra Mendoza, Jamie Steen, Jodi Steen, Michael Burns, Elizabeth Hayes, Michael Hupf, Marilyn Jones, Suzanne Suarez, or Alexander Wolfe, 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,

Bonial & Associates, P.C.

9987-6043 2147007618 PG2 **POSTPKG** 2106 E WALNUT AVE. VICTORIA, TX 77901

County Clerk, Victoria County, Texas

00000006864011

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, T	ime, and Place of Sale.				
<u>Date</u> :	May 01, 2018				
<u>Time</u> :	The sale will begin at 11:00AM or no	ot later than three hours	s after that time.		
Place	AREA IN FRONT OF THE EAST D LOCATED AT 115 N. BRIDGE STI or as designated by the county comm	REET OR AS DESIGN			
2. Terms of S	Sale. Cash.				
LARRY J. I SYSTEMS, IN 4. Obligation DARBONNE, therein describ	corded in Document CLERK'S FILE DARBONNE AND SARAH R. E. C. ("MERS") AS NOMINEE, mortgage on Secured. Deed of Trust or securing the payment of the independent bed including but not limited to be. WELLS FARGO BANK, N.A. is the	OARBONNE, grantonee. Contract Lien execute btednesses in the of the promissory note	(s) and MORTGAGE outed by LARRY J. riginal principal amou and all modification	DARBONNE A unt of \$117,716.00 s, renewals and	REGISTRATION ND SARAH R. On and obligations extensions of the
5. Property t	to Be Sold. The property to be sold is d	escribed in the attached	d Exhibit A.		
servicing agree Mortgage Serv	Servicer Information. The More ement with the Mortgagee. Pursua vicer is authorized to collect the renced above. WELLS FARGO B. is:	ant to the Servicing debt and to admin	Agreement and Tex ister any resulting fo	cas Property Code reclosure of the	e § 51.0025, the lien securing the
JO WOOLSEY, FREDERICK BI SANDRA MEN' Substitute Truste c/o BARRETT I	W.D. LAREW, LESLYE EVANS, ARNOI RITTON, PAMELA THOMAS, BARBARA DOZA, JAMIE STEEN, OR JODI STEEN ee DAFFIN FRAPPIER TURNER & ENGEL, ine Road, Suite 100	A SANDOVAL, JOHN S	SISK BOB FRISCH VICK		
•	alty of perjury that onoutlier of sale.	•	ng 4 Belt Line Road, Suite 100, A ne VICTORIA County Clerk a	•	at _p .

FILED

2018 MAR 12 A 10: 00



Declarants Name:

Date:

EXHIBIT "A"

BEING LOT NUMBER TEN (10), IN BLOCK NUMBER ONE (1), OF AIRLINE TERRACE, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 1, PAGE 1, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

Our File Number: 15-15732 Name: JANIE RICO, A SINGLE WOMAN County Clerk, Victoria County, Texas

NOTICE OF TRUSTEE'S SALE

WHEREAS, on July 25, 2007, JANIE RICO, A SINGLE WOMAN, executed a Deed of Trust/Security Instrument conveying to DAVID W. MANN, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR CITIZENS MORTGAGE CORP., A TEXAS CORPORATION, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 200709690, in the DEED OF TRUST OR REAL PROPERTY records of VICTORIA COUNTY, TEXAS; and

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 the contingency and in the manner authorized by said Deed of Trust/Security Instrument; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, MAY 1, 2018, between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, I will sell said Real Estate at the County Courthouse in VICTORIA COUNTY, TEXAS to the highest bidder for cash. 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.

Said Real Estate is described as follows:

BEING LOT NUMBER NINE (9), IN BLOCK NUMBER SEVEN (7), OF MAYFAIR TERRACE SECTION I, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 3, PAGE 23, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

Property Address: 3009 GAYLE ST

VICTORIA, TX 77901

Mortgage Servicer: PENNYMAC LOAN SERVICES, LLC

PENNYMAC LOAN SERVICES, LLC

Noteholder:

3043 TOWNSGATE ROAD, #200 WESTLAKE VILLAGE, CA 91361

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.

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 this 12th day of March, 2018.

FILED

2018 MAR 12 A 10: 05

Jo Woolsey, W.D. Larew, Arnold Mendoza, Donna Caballero, Oscar Caballero Bob Frisch Patricia Sanders, Frederick Britton, Doug Woodard, Jamie Steen, Aarti Patel, Jonathan Schendel, Jodi Steen, Pamela Thomas, Leslye Evans, Maryna Danielian, Dan Hart, Barbara Sandoval, Substitute Trustees

c/o Marinosci Law Group, P.C. 14643 Dallas Parkway, Suite 750 Dallas, Texas 75254 (972) 331-2300

FILE No. 9366
County Clerk, Victoria County, Texas

FILED

2018 MAR 13 A 11: 33

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Matter No.: 057809-TX

Date: March 7, 2018

County where Real Property is Located: Victoria

ORIGINAL MORTGAGOR:

DERICK L ROSS AND STEPHANIE ROSS HUSBAND AND WIFE

ORIGINAL MORTGAGEE:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., SOLELY

AS NOMINEE FOR CBC NATIONAL BANK, ITS SUCCESSORS AND

ASSIGNS

CURRENT MORTGAGEE:

PennyMac Loan Services, LLC

MORTGAGE SERVICER:

PennyMac Loan Services, LLC

DEED OF TRUST DATED 4/23/2015, RECORDING INFORMATION: Recorded on 5/8/2015, as Instrument No. 201504889,

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE CITY OF VICTORIA, COUNTY OF VICTORIA AND STATE OF TEXAS BOUNDED AND DESCRIBED AS FOLLOWS: LOT FIFTEEN (15), BLOCK FIFTEEN (15), HIGHLAND ESTATES NO. 2, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE 79, MAP RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR ALL PERTINENT PURPOSES. MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 5/1/2018, the foreclosure sale will be conducted in Victoria County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 11:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC 3043 Townsgate Rd, Suite 200 Westlake Village, CA 91361

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.

Page 1 of 2

AP NOS 12072016



Matter No.: 057809-TX

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

By Substitute Trustee
LESLYE EVANS, JO WOOLSEY, W.D. LAREW, VICKI
HAMMONDS, ARNOLD MENDOZA, FREDERICK
BRITTON, PAUL A. HOEFKER, ROBERT L. NEGRIN
WILLSIE, MIKE HANLEY, ISREAL CURTIS, JASON
SPENCE, JOHN SISK, PAUL A. HOEFKER, ROBERT L.
NEGRIN

Return to: ALDRIDGE PITE, LLP 4375 JUTLAND DR., SUITE 200 P.O. BOX 17935 SAN DIEGO, CA 92177-0935 FAX #: 619-590-1385 866-931-0036

EXHIBIT A - Legal Description

All that certain parcel of land situate in the City of Victoria, County of Victoria and State of Texas bounded and described as follows:

Lot Fifteen (15), Block Fifteen (15), HIGHLAND ESTATES NO. 2, an Addition to the City of Victoria, Victoria County, Texas, according to the map or plat thereof recorded in Volume 3, Page 79, Map Records of Victoria County, Texas, to which reference is here made for all pertinent purposes.

Being the same property as transferred by deed dated 08/19/2013, recorded 08/20/2013, from George V. Atkinson, Jr. and Edmund D. Atkinson, to Platinum Home Investments, LLC, recorded as Instrument #: 201310229.

Being further conveyed by deed dated 01/06/2014, recorded 01/08/2014, from Platinum Home Investments, LLC, to Derick L. Ross, a single man, recorded as Instrument #: 201400247.

Tax ID: 3570001501500