

FILED  
AT 3:30 O'CLOCK P M

**Notice of Substitute Trustee's Sale**

APR 26 2018

**Date:** April 26, 2018

**Substitute Trustee:** Cristina Covarubbias

SARA MONTEMAYOR  
County Clerk, Maverick County, Texas  
By  Deputy

**Substitute Trustee's Address:** 2211 N. Bedell, Del Rio, Texas 78840

**Mortgagee:** BORDER FEDERAL CREDIT UNION

**Note:** Note dated November 29, 2010 in the amount of \$40,422.00

**Deed of Trust**

**Date:** November 29, 2010

**Grantor:** EDUARDO AGUILAR and JULISSA NAVEJAS AGUILAR

**Mortgagee:** BORDER FEDERAL CREDIT UNION

**Recording information:** Document No. 163177 of the Official Public Records of Maverick County, Texas

**Property:**

Lot Ten (10), Block Thirty (30), South Heights Addition to the City of Eagle Pass, Maverick County, Texas, according to the plat thereof recorded in Envelope 18, Side 1 (Formerly Volume 1, Page 39), Map Records of Maverick County, Texas

**County:** Maverick

**Date of Sale (first Tuesday of month):** June 5, 2018

**Time of Sale:** 10:30 a.m. or within three hours thereafter.

**Place of Sale:** At the steps at the front of the Maverick County Courthouse on Quarry Street in Maverick County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Maverick County Commissioner's Court

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.

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, BORDER FEDERAL CREDIT UNION, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

Mortgagee has appointed CRISTINA COVARRUBIAS as Substitute Trustee under the Deed of Trust. Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Time of Sale or not later than three hours thereafter.

Pursuant to section 51.0075(a) of the Texas Property Code, 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 Trustee.

If BORDER FEDERAL CREDIT UNION 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.

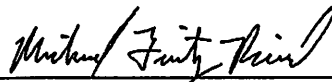
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 BORDER FEDERAL CREDIT UNION. 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.

**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.**



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Michael Fritz Baird  
Attorney for Mortgagee  
State Bar No.: 24087134  
242 W. Sunset, Ste. 201  
San Antonio, TX 78209  
210-828-5844  
michaelbaird@bairdlaw.com

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**MAVERICK County**

**Deed of Trust Dated:** October 23, 2013

**Amount:** \$200,795.00

**Grantor(s):** DANIELA GONZALEZ EURESTI and LEE ROY EURESTI

**Original Mortgagee:** SFMC, LP DBA SEVICE FIRST MORTGAGE COMPANY

**Current Mortgagee:** SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY

**Mortgagee Address:** SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

**Recording Information:** Document No. 178635

**Legal Description:** BEING LOT 17, IN BLOCK 10, TREASURE HILLS II SUBDIVISION, UNIT 6, IN THE CITY OF EAGLE PASS, MAVERICK COUNTY, TEXAS, AS SHOWN ON THE PLAT OF SAID UNIT 6 WHICH IS OF RECORD IN ENVELOPE 309, SIDE A, MAP RECORDS OF MAVERICK COUNTY, TEXAS.

**Date of Sale:** June 5, 2018 between the hours of 10:00 AM and 1:00 PM.

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

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

CALVIN SPEER OR MELODY SPEER, WENDY SPEER, FREDERICK BRITTON, RAYMOND PEREZ, AMY ORTIZ, PATRICIA SANDERS, CHRIS LAFOND, NANCY GOMEZ, LEO GOMEZ, BERTHA CARDENAS OR DORIS S. SANCHEZ 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.

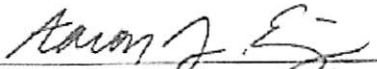
The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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.

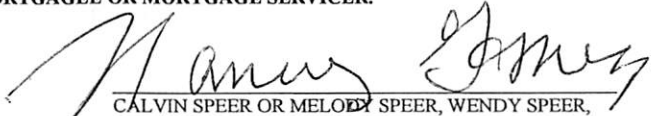
**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, 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. §§ 3901 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.

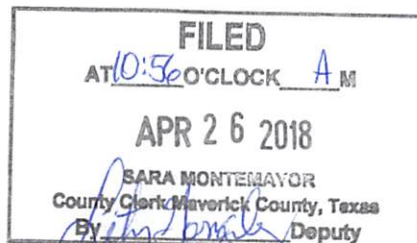
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

  
Aaron Espinoza, Attorney at Law

HUGHES, WATTERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2015-003746



CALVIN SPEER OR MELODY SPEER, WENDY SPEER,  
FREDERICK BRITTON, RAYMOND PEREZ, AMY ORTIZ,  
PATRICIA SANDERS, CHRIS LAFOND, NANCY GOMEZ, LEO  
GOMEZ, BERTHA CARDENAS OR DORIS S. SANCHEZ  
c/o Tejas Trustee Services  
14800 Landmark Blvd, Suite 850  
Addison, TX 75254



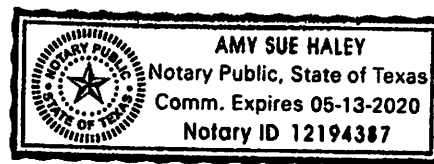
STATE OF TEXAS

COUNTY OF MAVERICK

Before me, the undersigned authority, on this 26<sup>th</sup> day of April 2018, personally appeared Nancy Gomez, known to me to be the person(s) whose name is/are subscribed to the foregoing instrument, and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.

  
\_\_\_\_\_  
NOTARY PUBLIC, STATE OF TEXAS

AFTER RECORDING RETURN TO:  
Hughes, Watters & Askanase, L.L.P.  
1201 Louisiana, Suite 2800  
Houston, Texas 77002  
Reference: 2015-003746



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

**DEED OF TRUST INFORMATION:**

**Date:** 11/02/2005  
**Grantor(s):** JORGE RAUL OLIVAS AND WIFE, NORMA L. OLIVAS  
**Original Mortgage:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR NTFN, INC., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$147,190.00  
**Recording Information:** Book 913 Page 112 Instrument 133017  
**Property County:** Maverick  
**Property:** LOT FORTY-SEVEN (47), BLOCK THREE (3), RIO ESTATE SUBDIVISION UNIT ONE, CITY OF EAGLE PASS, MAVERICK COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN ENVELOPE 244, SLIDE A, MAP RECORDS OF MAVERICK COUNTY, TEXAS.  
**Reported Address:** 1662 RIO DRIVE, EAGLE PASS, TX 78852

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 5th day of June, 2018  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** AT THE STEPS AT THE FRONT OF THE COURTHOUSE ON QUARRY STREET in Maverick County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Maverick County Commissioner's Court.  
**Substitute Trustee(s):** Calvin Speer, Melody Speer, Wendy Speer, Frederick Britton, Raymond Perez, Amy Ortiz, Patricia Sanders, Chris LaFond, Nancy Gomez, Leo Gomez, Bertha Cardenas, Doris S Sanchez, Michael Burns, Elizabeth Hayes, Michael Hupf, Marilyn Jones, or Suzanne Suarez, 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 Calvin Speer, Melody Speer, Wendy Speer, Frederick Britton, Raymond Perez, Amy Ortiz, Patricia Sanders, Chris LaFond, Nancy Gomez, Leo Gomez, Bertha Cardenas, Doris S Sanchez, Michael Burns, Elizabeth Hayes, Michael Hupf, Marilyn Jones, or Suzanne Suarez, 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. Calvin Speer, Melody Speer, Wendy Speer, Frederick Britton, Raymond Perez, Amy Ortiz, Patricia Sanders, Chris LaFond, Nancy Gomez, Leo Gomez, Bertha Cardenas, Doris S Sanchez, Michael Burns, Elizabeth Hayes, Michael Hupf, Marilyn Jones, or Suzanne Suarez, 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.

*Mancy Bonial*

