

FILED
AT 11:370 CLOCK A M

JUN 27 2019

SARA MONTEMAYOR
County Clerk Maverick County, Texas
By *Sara Montemayor* Deputy

WHEN RECORDED MAIL TO:

Cynthia Ibarra
Substitute Trustee
552 N. Blanco
Eagle Pass, TX 78852

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on June 19, 2015, Jose D. Galaviz and Selina Galaviz, individually and jointly, as Grantors/Borrowers, executed and delivered that certain Deed of Trust in favor of Jillian R. Johnson (nee Whitaker), Grantee/Lender, which Deed of Trust secured the payment of that certain Promissory Note of even date therewith in the original amount of \$45,000, payable to the order of Jillian R. Whitaker, which Deed of Trust recorded on June 25, 2019 as Document No. 187113 in Book 1524, Page 275 in Maverick County, Texas, covering all the real property described therein, including but not limited to all of the following described property commonly known as Tract 13 Chaparral Ranch, to wit: SEE EXHIBIT "A" ATTACHED.

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust has appointed Cynthia Ibarra as Substitute Trustee upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Jillian Johnson (Whitaker), the legal holder of such indebtedness and the liens securing same has requested the Substitute Trustee to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust;

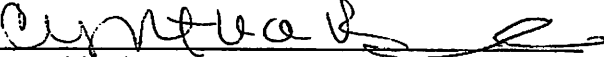
NOW THEREFORE, NOTICE IS HEREBY GIVEN THAT on Tuesday, August 6, 2019, being the first Tuesday of such month, at 10:00 a.m. and no later than three hours after such time, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Maverick County, Texas, on the steps of the Maverick County Courthouse.

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

NOTICE IS FURTHER GIVEN THAT, except to the extent that the Substitute Trustee may bind and obligate Borrowers to warrant title to the Property under the terms of the Deed of Trust pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is," "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are

advised to conduct an independent investigation of the nature and physical condition of the property.

WITNESS my hand this 27 day of June, 2019.

By: 
Cynthia Ibarra
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 NOTE IMMEDIATELY.

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

For reinstatement and/or pay off requests, contact (325)203-3024.

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

EXHIBIT A

Being a 10.346 acre tract or parcel of land out of and being a part of the John Potter Survey No. 65, Abstract 767, in Maverick County, Texas, and being a part of that certain 1264.319 acre tract described in Deed dated May 26, 1999, from Pat O'Neil to Maverick Land, Ltd., recorded in Volume 540, Page 60, Official Public Records of Maverick County, Texas, said 10.346 acre tract, also known as Tract Number 13 in Chaparral Ranch, being more particularly described by metes and bounds in Deed dated June 17, 2005, from Maverick Land, Ltd., to Jillian R. Whitaker recorded in Volume 881, Page 31, Official Public Records of Maverick County, Texas, to-wit:

COMMENCING FOR REFERENCE at a 1/2 inch iron rod found at a fence corner at the intersection of the east line of the said H.E. & W.T. RR Co. Survey No. 13 and west line of the Joseph Wipff, Jr. Survey No. 14, A-1266, with the west line of US Hwy. No. 277, an angle corner of the said 1264.319 acre tract.

THENCE with the west line of US Hwy. No. 277, the east line of the 1264.319 acre tract, N 34 deg. 36 min. 06 sec. W, 4781.66 feet to a 5/8 inch iron rod set where same intersects the south or southeast line of a county road.

THENCE with the south or southeast line of said county road, S 34 degree. 43 min. 07 sec. W, 1165.79 feet to a 5/8 inch iron rod set for the POINT OF BEGINNING, the north or northeast corner of this tract.

THENCE S 34 deg. 36 min. 35 sec. E, 1175.69 feet to a 1/2 inch iron rod found for the east or southwest corner of this tract.

THENCE S 34 deg. 42 min. 38 sec. W, 202.16 feet to a 1/2 inch iron rod found for the south corner of this tract.

THENCE N 55 deg. 17 min. 06 sec. W, 1100.03 feet to a 5/8 inch iron rod set in the southeast line of the before mentioned county road, for the west corner of this tract.

THENCE with the southeast line of said county road, N 34 deg. 43 min. 07 sec. E, 617.26 feet to the POINT OF BEGINNING, containing 10.346 acres of land.

1846 ROYAL RIDGE DRIVE
EAGLE PASS, TX 78852

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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: August 06, 2019

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

Place: THE STEPS AT THE FRONT OF THE MAVERICK COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 18, 2017 and recorded in Document BOOK 1147, PAGE 133 real property records of MAVERICK County, Texas, with RAQUEL CRUZ AND GERONIMO CRUZ, grantor(s) and WELLS FARGO BANK, N.A., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by RAQUEL CRUZ AND GERONIMO CRUZ, securing the payment of the indebtednesses in the original principal amount of \$112,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o CHAMPION MORTGAGE COMPANY
8950 CYPRESS WATERS BLVD.
COPPELL, TX 75019

FILED
AT 10:20 O'CLOCK P.M.

JUL 15 2019

SARA MONTEMAYOR
County Clerk, Maverick County, Texas
By: [Signature] Deputy




1846 ROYAL RIDGE DRIVE
EAGLE PASS, TX 78852

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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead BERTHA CARDENAS OR DORIS S SANCHEZ whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said ~~Deed of Trust; and further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.~~



Shawnika Harris

Certificate of Posting

My name is Bertha Cardenas, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on July 15th 2019 I filed at the office of the MAVERICK County Clerk and caused to be posted at the MAVERICK County courthouse this notice of sale.

Bertha Cardenas

Declarants Name: Bertha Cardenas

Date: July 15th 2019

1846 ROYAL RIDGE DRIVE
EAGLE PASS, TX 78852

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MAVERICK



LOT FIVE (5), BLOCK ONE (1), ROYAL RIDGE SUBDIVISION, UNIT 2. CITY OF EAGLE PASS, MAVERICK COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN ENVELOPE 71, SIDE B, MAP RECORDS OF MAVERICK COUNTY, TEXAS.

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: August 06, 2019

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

Place: THE STEPS AT THE FRONT OF THE MAVERICK COUNTY COURTHOUSE 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 January 10, 2014 and recorded in Document VOLUME 1439, PAGE 103; AS AFFECTED BY LOAN MODIFICATION AGREEMENT IN VOLUME 1710, PAGE 482 real property records of MAVERICK County, Texas, with RICARDO BECERRA, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE FOR, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by RICARDO BECERRA, securing the payment of the indebtednesses in the original principal amount of \$128,571.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

FILED
AT 10:00 CLOCK P.M.

JUL 15 2019

SARA MONTEMAYOR
County Clerk Maverick County, Texas
By *[Signature]* Deputy



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead NANCY GOMEZ, LEO GOMEZ, CALVIN SPEER, WENDY SPEER, MELODY SPEER, VICKY RODRIGUEZ, RAMON PEREZ, AMY ORTIZ, STACEY SANDERS, GARRETT SANDERS BERTHA CARDENAS OR DORIS S SANCHEZ whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas, 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Shawnika Harris

Certificate of Posting

My name is Bertha Cardenas, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on Jul 15, 2019 I filed at the office of the MAVERICK County Clerk and caused to be posted at the MAVERICK County courthouse this notice of sale.

Bertha Cardenas

Declarants Name: Bertha Cardenas

Date: July 15th. 2019.

3605 BISON DRIVE
EAGLE PASS, TX 78852

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MAVERICK



BEING LOT 1, BLOCK 20, DEER RUN SUBDIVISION, UNIT 4, IN MAVERICK COUNTY, TEXAS, AS SHOWN ON THE PLAT OF SAID UNIT 4 WHICH IS OF RECORD IN ENVELOPE 113, SIDE A, MAP RECORDS OF MAVERICK COUNTY, TEXAS.
