

NOTICE OF FORECLOSURE SALE

STATE OF TEXAS §
COUNTY OF MAVERICK §

Date: December 14, 2019

FILED
AT 11:40 O'CLOCK A.M.

DEC 11 2019

SARA MONTEMAYOR
County Clerk Maverick County, Texas
By Salia Martinez Deputy

Deed of Trust ("Deed of Trust"):

Dated: December 15, 2014
Grantor: Jose Juan Ruiz and Luz Carolina Ruiz
Trustee: Ray A. Gonzales
5219 McPherson Rd.
Laredo, Texas 78041
Ph: (956) 723-2265
Fax: (956) 723-3136

Lender: FALCON INTERNATIONAL BANK
Recorded as: Document No. 184437, Volume 1492, Page 364 et seq., of the Real Property Records of Maverick County, Texas

Secures: Commercial Real Estate Lien Note ("Note") in the original principal amount of \$340,000.00, executed by Jose Juan Ruiz and Luz Carolina Ruiz and payable to the order of Lender, and all other indebtedness of Jose Juan Ruiz and Luz Carolina Ruiz to FALCON INTERNATIONAL BANK.

Property: Being 3.075 acres of land, lying and situated in Maverick County, Texas, out of Survey 6, Abstract 1110, Fox & Byrne, Original Grantee, said 3.075 acre tract being out of Lot 1, Maverick Estates, as shown in an unrecorded plat prepared by Mr. Clinton Manges; said 3.075 Acre Tract being the same land more particularly described by metes and bounds in deed from Dryer, Ltd., to Reynaldo Sanchez, Et Al, dated August 25, 1992, recorded in Volume 325, Page 424, Official Public Records of Maverick County, Texas, reference being here made to said deed and the record thereof for a further description of said land and for all purposes.

Substitute Trustee: Noe A. Rodriguez
476 South Bibb Ave.
Eagle Pass, Texas 78852
Ph: (830) 773-0295
Fax: (830) 773-0367

Foreclosure Sale:

Date: Tuesday, January 7, 2020

Time: The sale of the Property ("Foreclosure Sale") will take place between the hours of 1:00 pm. and 4:00 p.m. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 pm. and not later than three (3) hours after that time on Tuesday, January 7, 2020.

Place: Maverick County Courthouse in Eagles Pass, Maverick County, Texas, in the area designated by the County Commissioners Court (at steps at the front entrance of the Maverick County Courthouse located at 500 Quarry Street, Eagle Pass, Maverick County, Texas 78852).

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 FALCON INTERNATIONAL BANK's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Additionally, written notice of the proposed sale was served by certified mail, return receipt requested, on Debtor and by certified mail, return receipt requested, on every other party obligated to pay the Indebtedness according to the records of Lender, at least 21 days preceding the date of sale, such service having been completed by deposit of the notice enclosed in a prepaid wrapper, properly addressed to each such party at the most recent address of such party as shown by the records of Lender in a post office or official depository under the care and custody of the United States Postal Service.

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, FALCON INTERNATIONAL BANK, the owner and holder of the Note, has requested Noe A. Rodriguez, Substitute Trustees to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal Notice is hereby given of FALCON INTERNATIONAL BANK's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with the FALCON INTERNATIONAL BANK's rights and remedies under the Deed of Trust and Section 9.604 of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time and Place of Sale described above, Noe A. Rodriguez, Substitute Trustees will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

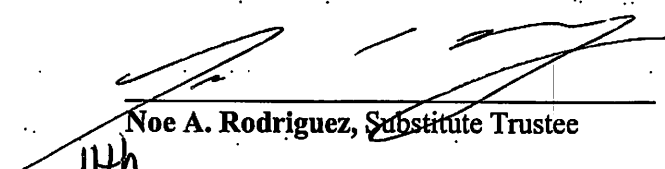
If Lender/Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 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/Beneficiary. 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.

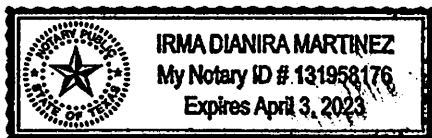
Pursuant to section 51.0075(a) of The Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

"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."



Noe A. Rodriguez, Substitute Trustee

Subscribed and sworn before me on this 11th day of December, 2019.





NOTARY PUBLIC, STATE OF TEXAS