

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: April 04, 2017

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 December 15, 1993 and recorded in Document VOLUME 0092, PAGE 769 real property records of VICTORIA County, Texas, with THELMA J. ROCHA AND GUADALUPE ROCHA, JR., grantor(s) and VICTORIA BANK & TRUST COMPANY, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by THELMA J. ROCHA AND GUADALUPE ROCHA, JR., securing the payment of the indebtednesses in the original principal amount of \$34,550.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION 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. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
3415 VISION DRIVE
COLUMBUS, OH 43219

PATRICIA SANDERS, JONATHAN SCHENDEL, DOUG WOODARD, DAN HART, AARTI PATEL, MARYNA DANIELIAN, FREDERICK BRITTON, PAMELA THOMAS, JO WOOLSEY, W.D. LAREW, LESLYE EVANS, ARNOLD MENDOZA, OSCAR CABALLERO, OR DONNA CABALLERO

Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
4004 Belt Line Road, Suite 100
Addison, Texas 75001

Active Duty Notifications: Special Loans Unit /CHASE Home Lending Attn: SCRA/2210 Enterprise Drive /Florence, SC 29501 /Fax: 843 413 5433/scra.military.orders@chase.com

Certificate of Posting

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

Declarants Name: _____
Date: _____

2017 JAN 30 P 12:33

COUNTY CLERK
VICTORIA COUNTY, TEXAS



EXHIBIT "A"

BEING LOT NO. TWENTY-SIX (26), IN BLOCK NO. SIX (6), OF HIGH SCHOOL TERRACE, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 1, PAGE 72, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, REFERENCE TO WHICH IS HERE NOW MADE FOR ALL PURPOSES.



NOS00000006554836

C&S No. 44-15-0333 / FHA / Yes
JPMorgan Chase Bank, National Association

FILE No. 9141
County Clerk, Victoria County, Texas

NOTICE OF 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. Sender is: Codilis & Stawiarski, PC, 650 North Sam Houston Parkway East, Suite 450, Houston, Texas 77060

Date of Security Instrument: July 11, 2007

Grantor(s): Larry J. Garibay and wife, Diana G. Garibay

Original Trustee: George M. Shanks, Jr.

Original Mortgagee: Mortgage Electronic Registration Systems Inc., as nominee for NTFN, Inc., its successors and assigns

Recording Information: Clerk's File No. 200709166, in the Official Public Records of VICTORIA County, Texas.

Current Mortgagee: JPMorgan Chase Bank, National Association

Mortgage Servicer: JPMorgan Chase Bank, National Association, whose address is C/O 3415 Vision Drive Columbus, OH 43219-6009 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

Date of Sale: 04/04/2017 Earliest Time Sale Will Begin: 11:00 AM

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.

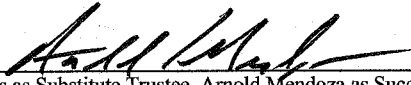
Legal Description:

BEING LOT NUMBER THREE (3), IN BLOCK NUMBER SEVEN (7), OF THE HAMLET, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 6, PAGE 94 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS, TO WHICH REFERENCE IS HERE MADE FOR DESCRIPTIVE PURPOSES.


Place of Sale of Property: The foreclosure sale will be conducted in the area designated by the VICTORIA County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where the 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.

For Information:

Codilis & Stawiarski, P.C.
650 N. Sam Houston Parkway East
Suite 450
Houston, TX 77060
(281) 925-5200


Leslye Evans as Substitute Trustee, Arnold Mendoza as Successor Substitute Trustee, Jo Woolsey as Successor Substitute Trustee, W.D. Larew as Successor Substitute Trustee, Frederick Britton as Successor Substitute Trustee, Patricia Sanders as Successor Substitute Trustee, Vicki Hammonds as Successor Substitute Trustee, Sandra Mendoza as Successor Substitute Trustee, Jonathan Schendel as Successor Substitute Trustee, Doug Woodard as Successor Substitute Trustee, Dan Hart as Successor Substitute Trustee, Aarti Patel as Successor Substitute Trustee, Maryna Danielian as Successor Substitute Trustee, Pamela Thomas as Successor Substitute Trustee, or Thomas Delaney as Successor Substitute Trustee or Lisa Cockrell as Successor Substitute Trustee

FILED

2017 JAN 30 P 1:05

COUNTY CLERK
VICTORIA COUNTY, TEXAS



4607833

[RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:]

Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567

FILED

2017 JAN 30 P 1:07

Deirdre Osley
COUNTY CLERK
VICTORIA COUNTY, TEXAS

TS#: 17-18000

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 12/12/2007, AMY R. SMITH, A SINGLE WOMAN AND TAYLOR IMES, A SINGLE MAN, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of DAVID W. MANN, as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. FOR CITIZENS MORTGAGE CORP. A TEXAS CORPORATION, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$52,980.00, payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. FOR CITIZENS MORTGAGE CORP. A TEXAS CORPORATION, which Deed of Trust is Recorded on 12/13/2007 as Volume 200715609, Book , Page , in Victoria County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

BEING LOT NUMBER SEVENTEEN (17), IN BLOCK NUMBER EIGHT (8), OF PARKWOOD SUBDIVISION, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF RECORD IN VOLUME 3, PAGE 26, OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

Commonly known as: **1510 E MIMOSA AVE, VICTORIA, TX 77901**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Leslye Evans, Jo Woolsey, W.D. Larew, Vicki Hammonds, Arnold Mendoza**

or either of them, as Substitute Trustee (each being referred to as the "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 Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that



agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **TUESDAY, 4/4/2017 at 11:00 AM**, or no later than three (3) hours after such time, being the first Tuesday of such month, of **Victoria County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **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**

NOTICE IS FURTHER GIVEN that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

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.

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.

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.

WITNESS, my hand this 1/27/2017



By: Substitute Trustee(s)

Leslye Evans, Jo Woolsey, W.D. Larew, Vicki Hammonds, Arnold Mendoza

C/O Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803

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

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: BEING LOT NO. FIVE (5), IN BLOCK NO. THREE (3), OF OAK RIDGE SECTION I, AN ADDITION TO THE CITY OF VICTORIA, VICTORIA COUNTY, TEXAS, ACCORDING TO THE ESTABLISHED MAP AND PLAT OF SAID ADDITION OF RECORD IN VOLUME 3, PAGE 71 OF THE PLAT RECORDS OF VICTORIA COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 05/22/2012 and recorded in Document 201205882 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: 04/04/2017
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.

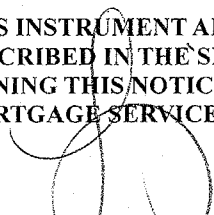
4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of 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.

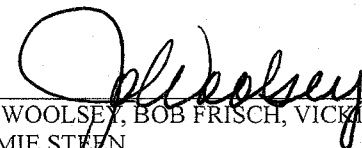
5. Obligations Secured. The Deed of Trust executed by ALFRED C. BORREGO AND MARIA A. BORREGO, provides that it secures the payment of the indebtedness in the original principal amount of \$246,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. FINANCE OF AMERICA REVERSE LLC is the current mortgagee of the note and deed of trust and FINANCE OF AMERICA REVERSE LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is FINANCE OF AMERICA REVERSE LLC c/o FINANCE OF AMERICA REVERSE LLC, 3900 Capital City Blvd., Lansing, MI 48906 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 24th District Court of Victoria County on 02/06/2017 under Cause No. 16-11-80323-A. 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
Joseph Modric, 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 14160 N. Dallas Pkwy, Suite 900, Dallas, TX 75254. I declare under penalty of perjury that on _____ I filed this Notice of Foreclosure Sale at the office of the Victoria County Clerk and caused it to be posted at the location directed by the Victoria County Commissioners Court.

FILED

2017 FEB 13 P 1:41


D6
HEIDI CASLEY
COUNTY CLERK
VICTORIA COUNTY, TEXAS