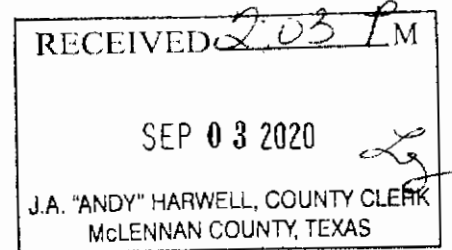


**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

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.

**DEED OF TRUST INFORMATION:**

Date: **February 27, 2007**  
Grantor(s): **Raymond Mendoza, Jr., single and Christina Nevarez, single**  
Original Mortgagee: **Jim Walter Homes, Inc.**  
Original Principal: **\$95,627.00**  
Recording Information: **Volume 5435, Page 3**  
Property County: **McLennan**  
Property: **Lot 1, Block 18, Speight Street Summit Addition, City of Waco, McLennan County, Texas, according to map or plat in Volume 275, Page 231 in the Deed Records of McLennan County, Texas and being the same tract described in Volume 1293, Page 738 in the Deed Records of McLennan County, Texas.**  
Property Address: **1426 South 27th Street  
Waco, TX 76711**



**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: **The Bank of New York Mellon, as Indenture Trustee, for Mid-State Capital Corporation 2010-1 Trust**  
Mortgage Servicer: **Shellpoint Mortgage Servicing**  
Mortgage Servicer Address: **55 Beattie Place, Suite 100 MS 561  
Greenville, SC 29601**

**SALE INFORMATION:**

Date of Sale: **October 6, 2020**  
Time of Sale: **10:00 am or within three hours thereafter.**  
Place of Sale: **The top of the outside steps to the second floor in front of the McLennan County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**  
Substitute Trustee: **Donna Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington, or Jonathan Cole Emert, any to act**  
Substitute Trustee Address: **5501 East LBJ Frwy, Ste. 925  
Dallas, TX 75240**

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 are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Donna Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington, or Jonathan Cole Emert, any to act, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; 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 is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. Donna Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington, or Jonathan Cole Emert, 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 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 imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the 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 sold "AS-IS", purchaser's 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 interest 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.
5. 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, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

Padgett Law Group  
6267 Old Water Oak Road  
Suite 203  
Tallahassee, FL 32313  
(850) 422-2520

WITNESS MY HAND this 3 day of Sept, 2020.



Tim Lewis, Brenda Wiggs, Denise Boerner,  
Donna Stockman, David Stockman, Guy Wiggs,  
Michelle Schwartz, Kathy Arrington, or Cole  
Emert

## NOTICE OF TRUSTEE'S SALE

Date: August 26, 2020  
Trustee: John Malone  
Trustee's Street Address: 5400 Bosque Blvd., Ste. 308, Waco, Texas 76710  
Mortgagee: Amerigo, Inc.

### Note

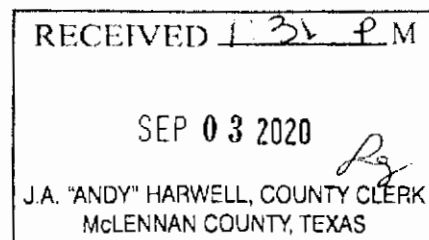
Date: April 18, 2019  
Borrower: Donny Washington  
Payee: Amerigo, Inc.  
Principal Amount: \$16,743.00

### Deed of Trust

Date: April 18, 2019  
Grantor: Donny Washington  
Trustee: John Malone  
Original Beneficiary: Amerigo, Inc.  
Recording information: Instrument #2019016406 of the Official Public Records of McLennan County, Texas  
Property: Being Lot Sixteen (16) in Block Twelve (12) of the Carver Park Addition to the City of Waco, McLennan County, Texas, per final plat recorded under Instrument #2014016546 of the Official Public Records of McLennan County Texas, and more commonly known as: 625 Carver, Waco, Texas 76704

County: McLennan

Date of Sale (first Tuesday of month): October 6, 2020  
Time of Sale: 1:00 p.m. or within three hours thereof  
Place of Sale: At the top of the front steps of the McLennan County Courthouse in Waco, Texas.



ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES TO 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.

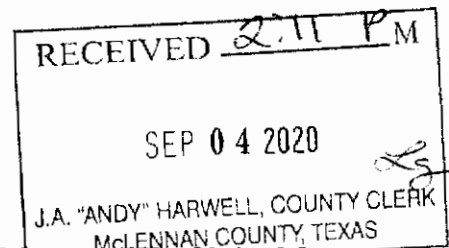
John Malone is Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION. The sale will begin at the Time of Sale or not later than three hours thereafter. This sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.



JOHN MALONE,  
TRUSTEE (254) 772-3722

Notice of Forclosures 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. *Property to Be Sold.* The property to be sold is described as follows: BEING all that tract of land in McLennan County, Texas, out of the F. Scranton Survey A-787, and being part of that tract of land described in a deed to Marvin W. Mattlage as recorded in Volume 932, Page 326 of the Deed Records of McLennan County, Texas, and being further described as follows;

BEGINNING at a 3/8 inch steel rod found in the East line of Canaan Church Road, in the West line of said Mattlage tract, and at the Northwest corner of that called 1.05 acres of land described in a deed to Robert J. Snowden and Mark D. Mattlage-Thurmond as recorded in Clerk's File Number 2006029832 of the Official Public Records of McLennan County, Texas;

THENCE North 31 degrees 52 minutes 54 seconds West, 1970.43 feet to a 1/2 inch steel rod set in the East line of Canaan Church Road, in the West line of said Marvin W. Mattlage tract, and at the Southeast corner of that called 0.465 acres of land described in a deed to McLennan County, as recorded in Volume 1760, Page 894 of the Deed Records of McLennan County, Texas;

THENCE with the East line of Canaan Church Road and the East line of said 0.465 acres the following courses and distances:

- North 24 degrees 13 minutes 24 seconds West, 145.39 feet to a 1/2 inch steel rod set;
- North 30 degrees 14 minutes 32 seconds West, 151.75 feet to a 1/2 inch steel rod set;
- North 41 degrees 19 minutes 54 seconds West, 156.34 feet to a 1/2 inch steel rod set in the West line of said Marvin W. Mattlage tract;

THENCE North 32 degrees 19 minutes 17 seconds West, 2296.17 feet to a 1/2 inch steel rod set in the East line of Canaan Church Road at the Northwest corner of said Marvin W. Mattlage tract and at the Southwest corner of that tract of land described in a deed to Katharyne Kimbrough as recorded in Volume 1717, Page 313 of the Deed Records of McLennan County, Texas;

THENCE North 57 degrees 30 minutes 48 seconds East, 1726.25 feet to a 1/2 inch steel rod set at the Northeast corner of said Marvin W. Mattlage tract, in the South line of said Kimbrough tract, and at the Northwest corner of that called 129.3 acres of land described first tract as the first tract in a deed to Kathryne Kimbrough as recorded in Clerk's No.2004033435 of the Official Public Records of McLennan County, Texas;

THENCE South 32 degrees 17 minutes 44 seconds East, 4140.03 feet to a 3/8 inch steel rod found in the East line of said Marvin W. Mattlage tract, in the West line of that called 20 acres of land described as the second tract in a deed to Kathryne Kimbrough as recorded in Clerk's File Number 2004033435 of the Official Public Records of McLennan County, Texas, and at the Northeast corner of that called 9.26 acres of land described in a deed to Martha Jo Nors as recorded in Volume 1726, Page 44 of the deed Records of McLennan County, Texas;

THENCE South 57 degrees 26 minutes 40 seconds West, 538.79 feet to a 3/8 inch steel rod found at the Northwest corner of said 9.26 acres;

THENCE South 32 degrees 12 minutes 00 seconds East, 831.52 feet to a 3 inch steel post found in the North line of Prairie Chapel Road, in the South line of said Marvin W. Mattlage tract, and at the Southwest corner of that called 1.00 acre of land described in a deed to Martha Jo Nors as recorded in Volume 1726, Page 42 of the Deed Records of McLennan County, Texas;

THENCE South 57 degrees 30 minutes 55 seconds West, 1021.60 feet to a 3/8 inch steel rod found in the North line of Prairie Chapel Road, in the South line of said Marvin W. Mattlage tract, and at the Southeast corner of said 1.05 acres;

THENCE North 32 degrees 01 minutes 38 seconds West, 254.71 feet to a 1/2 inch steel rod set at the Northeast corner of said 1.05 acres;

THENCE South 57 degrees 48 minutes 57 seconds West, 180.17 feet to the Point of Beginning, containing 185.921 acres of land, more or less.

2. *Instrument to Be Foreclosed.* The instrument to be foreclosed is the *Deed of Trust* recorded under Clerk's File Number 2016004590, Official Public Records of McLennan County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: October 6, 2020

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; the earliest time at which the foreclosure sale will begin is 10:00 a.m. and not later than three hours thereafter.

Place: McLennan County Courthouse in Waco, Texas, at the following location: At the top of the outside steps to the second floor in front of the McLennan County Courthouse on Washington Avenue, Waco, McLennan County, Texas.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the *Texas Property Code*. The reposting or refiled may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The 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 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. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary 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 "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*, the trustee or any substitute trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee. This sale will be conducted subject to the right of rescission contained in section 51.016 of the *Texas Property Code*.

5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Mark D. Matlage Thurmond, also known as Mark D. Matlage and Robert Jewel Snowden, also known as Robert J. Snowden. The real property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust.

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of \$336,900.00, executed by Mark D. Matlage Thurmond, also known as Mark D. Matlage and Robert Jewel Snowden, also known as Robert J. Snowden, and payable to the order of First National Bank of McGregor; and (b) all renewals and extensions of the note, including, but not limited to the *Extensions of Real Estate Note and Lien* recorded under Clerk's File Numbers 2017022221, 2017023888, and 2018029231, Official Public Records of McLennan County, Texas. First National Bank of McGregor is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, First National Bank of McGregor.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE 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.**

Dated September 4, 2020.



---

WALT FAIR, Trustee  
Attorney for First National Bank of McGregor  
State Bar Number 06781800  
1508 North Valley Mills Drive  
Waco, Texas 76710  
Telephone: (254) 772-6400  
Telecopier: (254) 772-6432  
walt@waltfairpllc.com

RECEIVED 4:38P M

SEP 04 2020

J.A. "ANDY" HARWELL, COUNTY CLERK  
McLENNAN COUNTY, TEXAS

## NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Property To Be Sold. Being the property more particularly described on the attached Exhibit "A", incorporated herein by reference for all legal purposes. Also known as 1204 South Old Robinson Road, Robinson, Texas 76706.

2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: October 6, 2020

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale shall be completed by no later than 1:00 P.M.

Place: McLennan County Courthouse in Waco, Texas, at the following location: 2<sup>nd</sup> floor of the courthouse steps, facing Washington Avenue.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiled may be after the date originally scheduled for this sale.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The 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 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

4. Type of Sale. The sale is a nonjudicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by MATTHEW MCDONALD AND WIFE, ERIN MCDONALD. The deed of trust is dated February 16, 2015, and is recorded under Clerk's File #2015005644, of the Official Public Records, McLennan County.

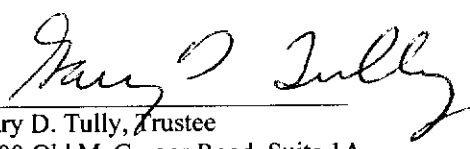
5. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$70,000.00, executed by MATTHEW MCDONALD AND WIFE, ERIN MCDONALD and payable to the order of HONEY'S RENTALS, LLC; and all renewals and extensions of the note. HONEY'S RENTALS, LLC, is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned.

6. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the 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.**

DATED September 1, 2020.

  
Gary D. Tully, Trustee  
8300 Old McGregor Road, Suite 1A  
Woodway, Texas 76712  
Telephone: 254-772-6525  
FAX: 254-772-6515

**CERTIFIED MAIL NO. 7019 1640 0000 6051 5953 RETURN RECEIPT REQUESTED AND BY REGULAR MAIL**



**EXHIBIT "A"**  
**(legal description)**

All that certain tract or parcel of land, more or less, lying and being in McLennan County, Texas, and being a 0.63 acre more or less, out of the A. R. Duty 3 acre tract described in a deed from Elsie Lux, dated December 4, 1946 and recorded in Volume 577, Page 449 of the Deed Records of McLennan County, Texas, being part of the M. Martinez Survey of said County.

**BEGINNING** in an iron stake at the NW corner of said Duty tract, for NW corner of this, in the E line of the Old Robinson Road;

**THENCE:** N 60 deg 19' E 246.7 ft. along a fence line on the N line of said Duty tract to an iron stake at the NW corner of the Edward L. Conway, et ux, 0.48 acre tract (Deed: Vol. 830, Page 312), for NE corner of this;

**THENCE:** s 30 deg 56' E 108.5 ft. along a fence line on the W line of said Conway tract to an iron stake, for SE corner of this;

**THENCE:** S 58 deg 53' W 243.16 ft. along a fence line as extended to an iron stake in the W line of Duty tract and the E line of said road, for SW corner of this;

**THENCE:** N 32 deg 41' W 114.5 ft. along the W line of said Duty tract and the E line of said road to the Place of Beginning.

RECEIVED 12:30P M  
SEP 10 2020  
J.A. "ANDY" HARWELL, COUNTY CLERK  
McLENNAN 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 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. *Property to Be Sold.* The property to be sold is described as follows: BEING Lot Eighteen (18) in Block Sixty-four (64) of Dean's Addition to the City of Waco, McLennan County, Texas, as per plat of said addition recorded in Volume 538, Page 184, McLennan County, Texas Deed Records.

2. *Instrument to Be Foreclosed.* The instrument to be foreclosed is the *Deed of Trust* recorded under Clerk's File Number 2009024329, Official Public Records of McLennan County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: **October 6, 2020**

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; the earliest time at which the foreclosure sale will begin is 1:00 p.m. and not later than three hours thereafter.

Place: McLennan County Courthouse in Waco, Texas, at the following location: At the top of the outside steps to the second floor in front of the McLennan County Courthouse on Washington Avenue, Waco, McLennan County, Texas.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the *Texas Property Code*. The reposting or refiled may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The 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 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. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary 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 "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*, the trustee or any substitute trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee. This sale will be conducted subject to the right of rescission contained in section 51.016 of the *Texas Property Code*.


5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by David W. Rogal and wife, Jessica A. Rogal. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust.

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of \$56,250.00, executed by David W. Rogal and wife, Jessica A. Rogal, and payable to the order of Lisa Torgersen. Penguin Real Estate, LLC, a Texas limited liability company, assignee of Lisa Torgersen is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Penguin Real Estate, LLC, a Texas limited liability company, assignee of Lisa Torgersen.

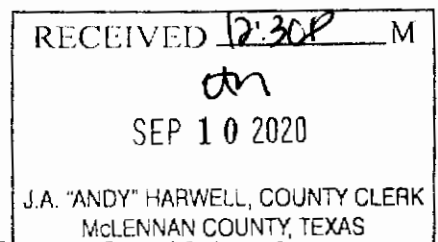
7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated September 10, 2020.



---

WALT FAIR, Trustee  
Attorney for Penguin Real Estate, LLC  
State Bar Number 06781800  
1508 North Valley Mills Drive  
Waco, Texas 76710  
Telephone: (254) 772-6400  
Telecopier: (254) 772-6432  
walt@waltfairpllc.com



## 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 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. *Property to Be Sold.* The property to be sold is described as follows:

BEING A PIECE OR PARCEL OF LAND SITUATED IN MCLENNAN COUNTY, TEXAS, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: A TRACT OF LAND CONTAINING 47.27 ACRES, MORE OR LESS, BEING PART OF THE A.E. TINDELL 63.16 ACRE TRACT DESCRIBED AS TRACTS ONE AND TWO IN A DEED FROM B.W. WEBB, ET UX. DATED AUGUST 9, 1956, AND RECORDED IN VOLUME 791, PAGE 560 OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS, AND BEING PART OF THE A.E. TINDELL 30 ACRE TRACT DESCRIBED IN A DEED FROM EUNICE ALEXANDER DATED NOVEMBER 10, 1949 AND RECORDED IN VOLUME 644, PAGE 372 OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS, BEING OUT OF THE JACOB WALKER SURVEY OF SAID COUNTY.

BEGINNING AT AN IRON STAKE IN THE N LINE OF MEYERS LANE AT THE SW CORNER OF THE ARTHUR K. BROWN, ET UX. 5 ACRE TRACT DESCRIBED IN A DEED FROM B.W. WEBB, ET UX, DATED DECEMBER 30, 1963, AND RECORDED IN VOLUME 935, PAGE 90 OF THE DEED RECORDS OF SAID COUNTY, FOR CORNER OF THIS;

THENCE: S 58 DEG 14 MIN W 100 FEET ALONG THE N LINE OF MEYERS LANE AND THE S LINE OF SAID 63.16 ACRE TRACT TO AN IRON STAKE AT THE SE CORNER OF THE J.P. MONEY, ET UX, 1 ACRE TRACT (DEED: VOLUME 943, PAGE 676) FOR CORNER OF THIS;

THENCE: N 32 W 363 FEET ALONG THE E LINE OF SAID 1 ACRE TRACT TO AN IRON STAKE AT THE NE CORNER THEREOF, FOR CORNER OF THIS;

THENCE: S 58 W 360 FEET ALONG THE N LINE OF SAID 1 ACRE TRACT, AS EXTENDED, TO AN IRON STAKE, FOR CORNER OF THIS;

THENCE: S 32 E 363 FEET TO AN IRON STAKE IN THE S LINE OF SAID 63.16 ACRE TRACT, IN THE N LINE OF MEYERS LANE. FOR CORNER OF THIS;

THENCE: S 58 W 40 FEET ALONG THE N LINE OF SAID LANE AND THE S LINE OF SAID 63.16 ACRE TRACT TO AN IRON STAKE, FOR CORNER OF THIS;

THENCE: N 32 W 363 FEET TO AN IRON STAKE, FOR CORNER OF THIS;

THENCE: S 58 W AT 102.3 FT. PASS THE E LINE OF SAID 30 ACRE TRACT, CONTINUING A TOTAL DISTANCE IN ALL OF 129 FEET TO AN IRON STAKE, FOR CORNER OF THIS;

THENCE: N 30 DEG 30 MIN W AT 61.9 FEET PASS AN ELL CORNER OF SAID 30 ACRE TRACT, CONTINUING N 30 DEG 30 MIN W ALONG A FENCE LINE ON THE W LINE OF SAID 63.16 ACRE TRACT AND THE E LINE OF SAID 30 ACRE TRACT AT 1565.8 FEET PASS THE NE CORNER OF SAID 30 ACRE TRACT AND AN ELL CORNER OF SAID 63.16 ACRE TRACT, CONTINUING SAME COURSE IN ALL A TOTAL DISTANCE OF 1943.2 FEET TO AN IRON STAKE IN THE S LINE OF THE U.S.A. 2.31 ACRE TRACT (DEED: VOLUME 826, PAGE 349), FOR NW CORNER OF THIS;

THENCE: N 59 DEG 49 MIN E 739.1 FEET ALONG THE S LINE OF SAID 2.31 ACRE TRACT TO AN IRON STAKE AT THE NW CORNER OF THIS U.S.A. 3.98 ACRE TRACT (DEED: VOLUME 840, PAGE 630) FOR CORNER OF THIS;

THENCE: S 30 DEG 09 MIN E 389 FEET ALONG A FENCE LINE ON THE W LINE OF SAID 3.98 ACRE TRACT TO AN IRON STAKE AT THE SW CORNER THEREOF, AND THE W CORNER OF THE U.S.A. 1.22 ACRE TRACT (DEED: VOL. 840. PAGE 113) FOR CORNER OF THIS;

THENCE: N 88 DEG 05 MIN E 500.9 FEET ALONG A FENCE LINE ON THE S LINE OF SAID 1.22 ACRE TRACT TO AN IRON STAKE AT THE SE CORNER THEREOF, FOR CORNER OF THIS;

THENCE: S 30 DEG 12 MIN E 1127 FEET ALONG THE E LINE OF SAID 63.16 ACRE TRACT AND THE W LINE OF J.C.A.F. TO AN IRON STAKE AT THE NE CORNER OF SAID BROWN 5 ACRE TRACT, FOR CORNER OF THIS;

THENCE: S 58 DEG 17 MIN W 347.4 FEET ALONG A FENCE LINE ON THE N LINE OF SAID 5 ACRE TRACT TO AN IRON STAKE AT THE NW CORNER THEREOF, FOR ELL CORNER OF THIS;

THENCE: ALONG A FENCE LINE ON THE W LINES OF SAID 5 ACRE TRACT, AS FOLLOWS: S 28 DEG 58 MIN E 207.4 FEET TO AN IRON STAKE; S 6 DEG 51 MIN W 116.8 FEET TO AN IRON STAKE; S 25 DEG 49 MIN W 115.5 FEET TO AN IRON STAKE; AND S 26 DEG 01 MIN E 158.89 FEET TO THE PLACE OF BEGINNING, AND BEING THE SAME LAND DESCRIBED IN A SURVEYOR'S CERTIFICATE BY NEIL KOOS, COUNTY SURVEYOR OF MCLENNAN COUNTY TEXAS, DATED OCTOBER 27, 1964.

SAVE AND EXCEPT:

TRACT ONE: BEING A TRACT OF LAND OUT OF AND A PART OF JACOB WALKER SURVEY, MCLENNAN COUNTY, TEXAS, AND BEING OUT OF AND A PART OF THAT CERTAIN 47.27 ACRE TRACT DESCRIBED IN A DEED TO ALBERT WELLS, ET UX, AND BEING OF RECORD IN VOLUME 980, PAGE 371, DEED RECORDS OF MCLENNAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A FOUND IRON PIN IN THE MOST EASTERLY CORNER OF SAID 47.27 ACRE TRACT FOR THE MOST EASTERLY CORNER OF THIS:

THENCE S 58 DEG 17 MIN W 347.31 FEET ALONG AN EXISTING FENCE TO A FOUND IRON PIN, ALSO AN INTERIOR CORNER OF SAID 47.27 ACRE TRACT, FOR THE MOST SOUTHERLY CORNER OF THIS;

THENCE N 30 DEG 52 MIN 34 SEC W 133.38 FEET TO A SET IRON PIN IN AN EXISTING FENCE LINE FOR THE MOST WESTERLY CORNER OF THIS;

THENCE N 88 DEG 05 MIN E 412.10 FEET ALONG AN EXISTING FENCE LINE TO A FOUND IRON PIN FOR THE MOST NORTHERLY CORNER OF THIS;

THENCE S 30 DEG 12 MIN E 1126.83 FEET TO THE POINT OF BEGINNING, AND CONTAINING 10.00 ACRES OF LAND.

TRACT TWO: BEING AN EASEMENT OUT OF AND A PART OF JACOB WALKER SURVEY, MCLENNAN COUNTY, TEXAS, AND BEING OUT OF AND A PART OF THAT CERTAIN 47.27 ACRE TRACT DESCRIBED IN A DEED TO ALBERT WELLS, ET UX, AND BEING OF RECORD IN VOL. 980, PAGE 371, DEED RECORDS OF MCLENNAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN IRON PIN BEARING N 30 DEG 52 MIN 34 SEC W 38.32 FEET FROM AN INTERIOR CORNER OF SAID 47.27 ACRE TRACT FOR A CORNER OF THIS;

THENCE N 81 DEG 06 MIN 56 SEC W 625.59 FEET TO AN IRON PIN FOR A CORNER OF THIS;

THENCE S 31 DEG 58 MIN 21 SEC E 857.95 FEET TO A FOUND IRON PIN IN THE NORTH MARGIN TO A FOUND IRON PIN FOR A CORNER OF THIS;

THENCE S 58 DEG 14 MIN 00 SEC W 40.00 FEET ALONG SAID NORTH MARGIN TO A FOUND IRON PIN FOR A CORNER OF THIS;

THENCE N 31 DEG 58 MIN 21 SEC W 9 8.23 FEET TO AN IRON PIN FOR A CORNER OF THIS; THENCE N 81 DEG 06 MIN 56 SEC E 669.97 FEET TO AN IRON PIN FOR A CORNER OF THIS;

THENCE S 30 DEG 52 MIN 34 SEC E 43.14 FEET TO THE POINT OF BEGINNING, together with all improvements, fixtures, and appurtenances thereto.

2. *Instrument to Be Foreclosed.* The instrument to be foreclosed is the *Deed of Trust* recorded under Clerk's File Number 2014034004, Official Public Records of McLennan County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: October 6, 2020

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; the earliest time at which the foreclosure sale will begin is 1:00 p.m. and not later than three hours thereafter.

Place: McLennan County Courthouse in Waco, Texas, at the following location: At the top of the outside steps to the second floor in front of the McLennan County Courthouse on Washington Avenue, Waco, McLennan County, Texas.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the *Texas Property Code*. The reposting or refiling may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The 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 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. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary 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 "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*, the trustee or any substitute trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee. This sale will be conducted subject to the right of rescission contained in section 51.016 of the *Texas Property Code*.

5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Jaime Saldivar and wife, Frida Saldivar. The real property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust.


6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of \$159,500.00, executed by Jaime Saldivar and wife, Frida Saldivar, and payable to the order of Central National Bank; and (b) all renewals and extensions of the note. Waco Owner Finance, LLC, a Texas series limited liability company – Series 5104 Myers Ln, is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Waco Owner Finance, LLC, a Texas series limited liability company – Series 5104 Myers Ln, assignee of Central National Bank.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE 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.**

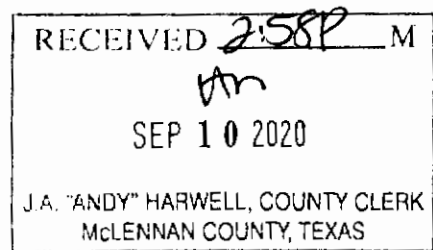
Dated September 10, 2020.



---

WALT FAIR, Trustee  
Attorney for Waco Owner Finance, LLC, a Texas  
series limited liability company – Series 5104 Myers  
Ln, assignee of Central National Bank  
State Bar Number 06781800  
1508 North Valley Mills Drive  
Waco, Texas 76710  
Telephone: (254) 772-6400  
Telecopier: (254) 772-6432





**Notice of Foreclosure Sale**

September 10, 2020

Deed of Trust, Assignment of Rents And Security Agreement ("Deed of Trust"):

Dated: May 15, 2015

Grantor: Patricia Y. Ferguson

Trustee: Roy D. Thompson

Lender: Texas Hill Country Bank

Recorded in: Doc# 2015016868 the Official Public Records of McLennan County, Texas and Memorandum of Modification Agreement dated May 15, 2018, Document #201807081 of the Official Public Records of McLennan County, Texas

Legal Description: Being Lot 26, Block 1, of the Final Plat of the Country Club Office Park, Lots 24-37, Block 1, Phase 2, A Planned Unit Development to the City of Waco, McLennan County, Texas, as shown on plat recorded under Clerk's File Number 2006013689 of the Official Public Records of McLennan County, Texas

Secures: Promissory Note ("Note") in the original principal amount of \$126,000.00 executed by PATRICIA Y. FERGUSON ("Patricia Y. Fergusonower") and payable to the order of Lender

Substitute Trustee: Stephen K. Ganske or Grace G. Kunde or Andrew Lamb Pattillo or John Samuel Hays

Substitute Trustee's Address: Stephen K. Ganske and Grace G. Kunde  
Moore Ganske Murr pllc  
536 E. Court Street, Seguin, Texas, 78155

Andrew Lamb Pattillo and John Samuel Hays  
Beard Kultgen Brophy Bostwick Dickson Pllc  
220 South Fourth St.  
Waco, Texas 76701

Foreclosure Sale Date: October 6, 2020

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the

{Client Files/2328/00119/00108242.DOCX}

Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter.

Place: The top of the outside steps to the second floor of the McLennan County Courthouse or as designated by the Commissioner's Court.

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 Texas Hill Country Bank's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Texas Hill Country Bank, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Schertz Bank & Trust's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Texas Hill Country Bank's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Texas Hill Country Bank 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 Texas Hill Country Bank. 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.

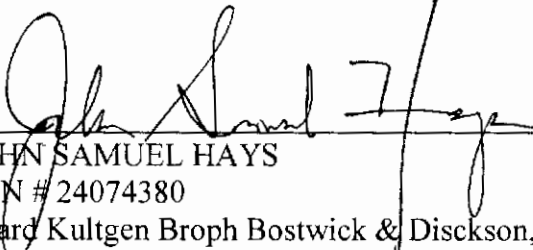
Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by

{Client Files/2328/00119/00108242.DOCX}

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.**

**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.**

  
\_\_\_\_\_  
JOHN SAMUEL HAYS  
SBN # 24074380  
Beard Kultgen Broph Bostwick & Diskson, PLLC  
220 South Fourth St.  
Waco, Texas 76701  
Telephone (254) 776-5500

-and-

GRACE G. KUNDE  
SBN# 11762675  
Moore Ganske Murr pllc  
536 E. Court  
Seguin, Texas 78155  
Telephone (830) 386-3805

NOTICE OF TRUSTEE'S SALE

RECEIVED 12:35P M  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS

Date: September 10, 2020  
Trustee: John Malone  
Trustee's Street Address: 5400 Bosque Blvd., Ste. 308, Waco, Texas 76710  
Mortgagee: Amerigo, Inc.

Note

Date: March 5, 2018  
Borrower: Edgar Camilo Garcia and wife, Norma Garcia  
Payee: Amerigo, Inc.  
Principal Amount: \$48,000.00

Deed of Trust

Date: March 5, 2018  
Grantor: Edgar Camilo Garcia and wife, Norma Garcia  
Trustee: John Malone  
Original Beneficiary: Amerigo, Inc.  
Recording information: Instrument #2018008897 in the Official Public Records of McLennan County, Texas  
Property: Lot Four (4) in Block Eight (8) of the Carver Park Addition to the City of Waco, McLennan County, Texas, as per plat recorded in Volume 604, Page 348, Deed Records of McLennan County Texas, and more commonly known as: 712 Harlem, Waco, McLennan County, Texas 76704

County: McLennan

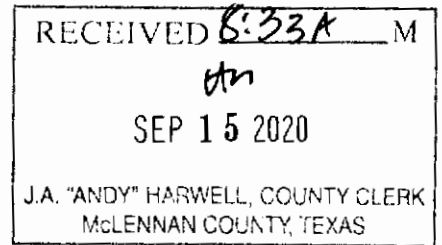
Date of Sale (first Tuesday of month): October 6, 2020  
Time of Sale: 1:00 p.m. or within three hours thereof  
Place of Sale: At the top of the front steps of the McLennan County Courthouse in Waco, Texas.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES TO 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.

John Malone is Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION. The sale will begin at the Time of Sale or not later than three hours thereafter. This sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.

*John Malone*  
\_\_\_\_\_  
JOHN MALONE  
TRUSTEE (254) 772-3722



**NOTICE OF TRUSTEE'S SALE**

**Date:** September 15, 2020

**Trustee:** Barry Poehls

**Seller:** Homeowner Direct, LLC

**Note:** A note in the original principal amount of FIFTY SEVEN THOUSAND FOUR HUNDRED AND NO/100 DOLLARS (57,400.00 as described in the Deed of Trust.

**Deed of Turst**

**Date:** July 10 2015

**Buyer:** SANDRA ANNA ROBINSON, a single woman

**Seller:** HOMEOWNER DIRECT, LLC

**Property:** BEING Lot 7, Block 7 of the Passmore Heights Addition to the City of Waco, McLennan County, Texas according to the plat recorded in Volume 692, Page 366, of the Deed Records of McLennan County, Texas.

**County:** McLennan County, Texas

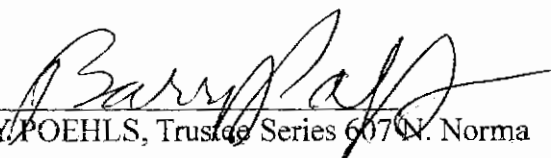
**Date of Sale (first Tuesday of month):** October 6, 2020

**Time of Sale:** The sale will take place at 10:00 a.m. Central Standard Time or not later than three hours after that time.

**Place of Sale:** At the top of the outside steps to the second floor in front of the McLennan County Courthouse on Washington Avenue, Waco, McLennan County, Texas.

Seller has appointed BARRY POEHLS as Trustee under the Deed Trust in accordance the *Texas Property Code* Section 5.066. Seller has instructed Trustee to offer the Property for sale toward satisfaction of the Note.

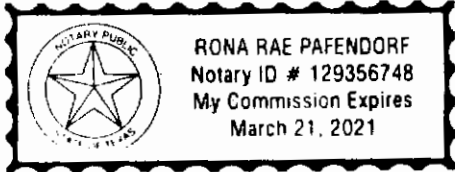
Notice is given that on the Date of Sale, Trustee will offer the Property of sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

  
BARRY POEHLS, Trustee Series 607 N. Norma

THE STATE OF TEXAS

COUNTY OF McLENNAN

This instrument was acknowledged before me on this the 22nd day of February, 2019, by BARRY POEHLS.



*Rona Rae Pafendorf*  
Notary Public, State of Texas

TS No.: 2020-00913-TX  
20-000481-673

RECEIVED 10:26 AM  
SEP 15 2020  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS

### Notice of [Substitute] Trustee 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:** 01/05/2021

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

**Place:** McLennan County, Texas at the following location: **THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE COURTHOUSE ON WASHINGTON ST. OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**Property Address:** 1624 HILLTOP DR, WACO, TX 76710

**2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 06/27/2005 and recorded 07/01/2005 in Document 2005025410, real property records of McLennan County, Texas, with Heather Nay and Samuel Heath Nay, wife and husband, grantor(s) and FIRST NATIONAL BANK OF ARIZONA, as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary.

**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by Heather Nay and Samuel Heath Nay, wife and husband, securing the payment of the indebtedness in the original principal amount of \$76,632.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. Deutsche Bank Trust Company Americas, as Trustee for Residential Accredited Loans, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-QA10 is the current mortgagee of the note and deed of trust or contract lien.

### **Notice of [Substitute] Trustee Sale**

**6. Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

**7. Property to be sold:** The property to be sold is described as follows:

**Being Lot Twelve (12) in Block ""B"" of the Viking Hills Addition part one, to the City of Waco, McLennan County, Texas, according to the plat of said addition recorded in Volume 811, Page 277, of the Deed Records of McLennan County Texas.**

**8. 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. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O PHH Mortgage Corporation**

**1 Mortgage Way  
Mt. Laurel, NJ 08054**

**Phone: 877-744-2506**



### Notice of [Substitute] Trustee Sale

**9. Limitation of Damages:** 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.

**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.**

Date: September 1, 2020

  
Stephanie Spurlock, Camisha Scott, ~~Dean Walkott~~, Tanesha Humphrey, Claire Buxton – Attorney  
or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.  
Northpark Town Center  
1000 Abernathy Rd. NE; Bldg. 400, Suite 200  
Atlanta, GA 30328  
Telephone: 855-427-2204  
Fax: 866-960-8298

**POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR  
ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR  
THAT PURPOSE.**

Certificate of Posting  
I am \_\_\_\_\_ whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230,  
Houston, TX 77056. I declare under penalty of perjury that on \_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office  
of the McLennan County Clerk and caused it to be posted at the location directed by the McLennan County Commissioners Court.

RECEIVED 10:26 AM

SEP 15 2020

J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN 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: BEING LOT ONE (1), AND THE EAST 10 FEET OF LOT TWO (2) IN BLOCK ONE (1) OF THE ORAND SUBDIVISION, AN ADDITION TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS ACCORDING TO THE PLAT OF SAID SUBDIVISION OF RECORD IN VOL. 632, PAGE 188 OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS.

**2. *Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 10/14/2005 and recorded in Document 2005042737 real property records of McLennan County, Texas.

**3. *Date, Time, and Place of Sale.*** The sale is scheduled to be held at the following date, time, and place:

Date: 11/03/2020

Time: 10:00 AM

Place: McLennan County, Texas at the following location: THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE COURTHOUSE ON WASHINGTON ST. 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 VICENTE M. CASAREZ, provides that it secures the payment of the indebtedness in the original principal amount of \$82,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust is the current mortgagee of the note and deed of trust and CELINK is mortgage servicer. A servicing agreement between the mortgagee, whose address is Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series I Trust c/o CELINK, 101 West Louis Henna Blvd. Suite 310, Austin, TX 78728 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. *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 AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

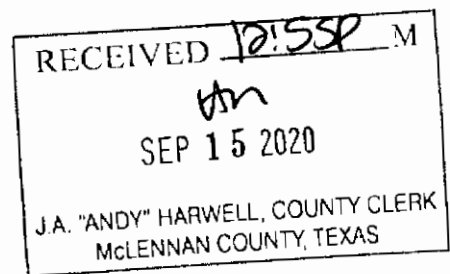
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Kori Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

**THIS FORECLOSURE SALE IS BEING CONDUCTED UNDER THE EXCEPTION REFERENCED IN GOVERNOR ABBOTT'S EXECUTIVE ORDER GA-28(1)(A)**

Certificate of Posting

I am \_\_\_\_\_ whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on \_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office of the McLennan County Clerk and caused it to be posted at the location directed by the McLennan County Commissioners Court.



**NOTICE OF TRUSTEE'S SALE**

Notice is hereby given that on Tuesday, the 6th day of October 2020, the undersigned will conduct a Trustee's Sale under the terms of the Deed of Trust described below. Such interests in the following described property as are secured by the Deed of Trust herein described will be sold at public auction to the highest bidder for cash. The sale will be conducted with the understanding that the trustee is acting in a representative capacity, and not individually, and that the trustee shall have no personal liability by reason of any matter arising out of such sale. The earliest time the sale will begin is 1:00 o'clock, P.M., but the sale may begin not later than three (3) hours after that time. The sale will take place at the county courthouse of McLennan County, Texas, at the area designated by the Commissioner's Court of such county where such sales are to take place. If no such area has been so designated, the area in which the sale will take place are the outside steps to the second floor in front of the building now known as the McLennan County Courthouse, 501 Washington Ave., Waco, Texas 76701.

**Date of Deed of Trust:** June 13, 2019

**Originally Executed by:** Feliciano Paloblanco Santos and Jose Trine Valdez

**Original Trustee named in Deed of Trust:** L. Scott Horne

**Original amount of Secured Indebtedness:** \$60,000.00

**Original Beneficiary named in Deed of Trust:** OFH VDT 100 LLC

**Property described in Deed of Trust:**

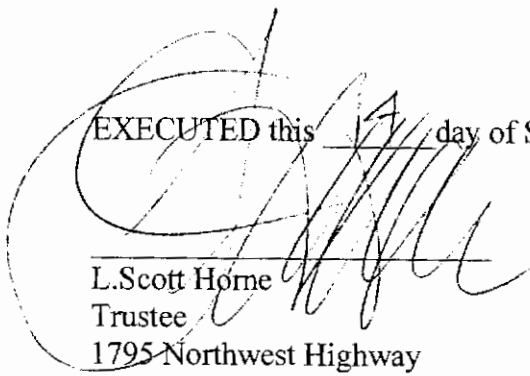
See the attached "Exhibit A" incorporated herein by reference. More commonly known as 604 Tulane Drive, Waco, Texas 76076

Said Deed of Trust is recorded under Document No.2018040057 in the Deed of Trust Records of McLennan County, Texas.

**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. Evergreen Note Servicing, Mortgage Servicer, is representing the current mortgagee, OFH VDT 100 LLC and their address is :

Evergreen Note Servicing  
Seattle, Washington  
Phone #800473-3898

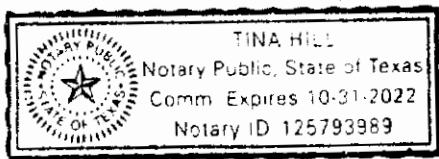
EXECUTED this 14<sup>th</sup> day of September 2020

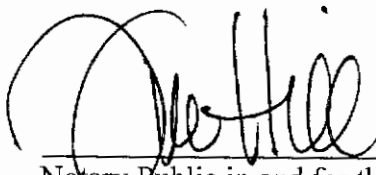
  
L.Scott Horne  
Trustee  
1795 Northwest Highway  
Garland, TX 75041  
972-271-1700

**ACKNOWLEDGMENT**

THE STATE OF TEXAS   §  
  §  
COUNTY OF DALLAS   §

This instrument was acknowledged before me on the 14<sup>th</sup> day of September 2020, by L.Scott Horne, in the capacity therein stated.



  
\_\_\_\_\_  
Notary Public in and for the State of Texas

AFTER RECORDING RETURN TO:  
Horne & Associates, PC  
1795 Northwest Highway  
Garland, Texas 75041

PREPARED IN THE LAW OFFICE OF:  
Horne & Associates, PC  
1795 Northwest Highway  
Garland, Texas 75041

## EXHIBIT 'A'

Property (including any improvements): BEING A TRACT OF LAND OUT OF THE T. J. CHAMBERS GRANT IN MCLENNAN COUNTY, TEXAS, AND BEING A PART OF THAT CERTAIN TRACT OF LAND CONVEYED TO LEE LOCKWOOD BY DEED RECORDED IN VOLUME 722, PAGE 425, OF THE DEED RECORDS OF MCLENNAN COUNTY TEXAS. SAID TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON STAKE AT THE NORTHWEST CORNER OF SAID LOCKWOOD TRACT.

THENCE NORTH 44 DEGREES 57' EAST 95 FEET WITH THE NORTH LINE IN SAID LOCKWOOD TRACT TO IRON STAKE IN THE WEST LINE OF TULANE STREET.

THENCE SOUTH 44 DEGREES 48' EAST 42.6 FEET TO IRON STAKE FOR CORNER;

THENCE SOUTH 44 DEGREES 57' WEST 95 FEET TO STAKE IN WEST LINE OF SAID LOCKWOOD TRACT; THENCE NORTH 44 DEGREES 48' WEST 42.6 FEET TO PLACE OF BEGINNING.