

**Direct:** **Noemi Mendoza Cardenas**  
**Indirect:** **Naaman Garza and Mariana Rendon-Garza** {File No.32879}

### **NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Property To Be Sold. The property (including any improvements) to be sold is described as follows:

#### **Tract I:**

The North 55.47 acres, more or less, of Block 67, Stoddard Development Company's Subdivision, Willacy County, Texas, LESS AND EXCEPT all oil, gas and other minerals lying thereunder; and

#### **Tract II:**

The South 20 acres, more or less, of Block 67, Stoddard Development Company's Subdivision, Willacy County, Texas, LESS AND EXCEPT all oil, gas and other minerals lying thereunder.

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

Date: December 4, 2018

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: Willacy County Courthouse in Raymondville, Texas, at the following location: ***front-door steps of courthouse, facing Hidalgo Avenue***, the area designated for foreclosures.

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 refileing 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 **Noemi Mendoza Cardenas**. The deed of trust is dated **March 26, 2015**, and is recorded in the office of the County Clerk of Willacy County, Texas, as **Document Number 20150000636, Book 0624, Page 7474, Willacy County, Texas**.

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 real estate lien note in the original principal amount of **\$380,000.00**, executed by **Noemi Mendoza Cardenas**, and payable to the order of **Naaman Garza and Mariana Rendon-Garza**; and (2) all renewals and extensions of the note. **Naaman Garza and Mariana Rendon-Garza** is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

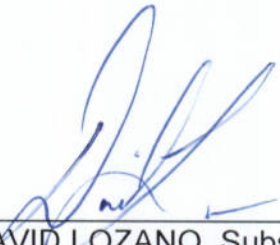
Questions concerning the sale may be directed to the undersigned.

6. Substitute Trustees: As per the Appointment of Substitute Trustee dated September 6, 2018 and recorded under **Document Number 20180001485, Book 0628, Page 7472, Willacy County, Texas**, the following individuals have been appointed as substitute trustee:

Juan M. Pequeño, Jr., Rudy Salinas, Jr. Eugene R. Vaughan, III, Lauren K. Christy, David Lozano and Gregory P. Kerr  
2300 W. Pike Boulevard, Suite 300  
P.O. Drawer 1247  
Weslaco, Texas 78599-1247  
Hidalgo County, Texas  
Phone: (956)968-5402

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.

DATED: November 5, 2018




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DAVID LOZANO, Substitute Trustee  
2300 W. Pike Blvd, Suite 300  
P.O. Drawer 1247  
Weslaco, Texas 78599-1247  
Telephone: (956) 968-5402  
Telecopier: (956) 969-9402

**SERVING ON ACTIVE MILITARY DUTY: 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.**

1:47 pm + posted  
**FILED**  
**COUNTY COURT**  
NOV - 5 2018

SUSAN R. GARZA, CLERK  
WILLACY COUNTY, TEXAS  
BY:  DEPUTY