



PHILLIP A. NORMAN, ESQ.
Admitted in IN

CHAD MORRONE, ESQ.
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GARY MARINOSCI, ESQ.
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EILEEN O'SHAUGHNESSY, ESQ.
Admitted in CT & RI

January 23, 2019

DIEGO A AYALA
2942 SAWMILL LANE
NEW BRAUNFELS, TX 78130

CERTIFIED MAIL-RETURN RECEIPT REQUESTED

CMRRR# 9414711899560006034261

RE: Our File Number: 18-15498
Loan No.: XXXXXX7788
Property Address: 2942 SAWMILL LANE
NEW BRAUNFELS, TX 78130

Notice of Acceleration of Maturity and Notice of Non-Judicial Foreclosure Sale

Dear DIEGO A AYALA,

You have previously been advised by letter of certain defaults under the Note and Deed of Trust and informed of the intent to accelerate the maturity date of the Note if defaults therein were not cured within the specified time period. Because of your defaults in complying with the terms and provisions of the Note and Deed of Trust, notice is hereby given that the present legal holder of the Note **HAS ACCELERATED THE MATURITY DATE OF THE Note**. As a result of such acceleration, the entire unpaid principal balance of the Note, all accrued interest, and all other sums lawfully owing on the Note or under the Deed of Trust are now due and payable and demand is hereby made for the immediate payment in full of all such sums.

YOU WILL THEREFORE TAKE NOTICE that, pursuant to §51.002 of the Texas Property Code, a Notice of Non-Judicial Foreclosure Sale ("Notice") will be posted at the courthouse door of Comal County, Texas. A copy of the Notice is enclosed herein.

You are further notified that, in accordance with the terms of the Note and Deed of Trust, and subject to the provision, if any, in the Note and Deed of Trust regarding your opportunity to reinstate, if full payment of the outstanding principal balance of the Note, together with all interest accrued thereon, and all other lawful charges and attorney's fees incurred to date are not received by LAKEVIEW LOAN SERVICING, LLC, 475 Crosspoint Parkway, Getzville, NY 14068, c/o LOANCARE, the liens created under the Deed of Trust will be foreclosed on **TUESDAY, APRIL 2, 2019**, as specified in the Notice, and any sums received at the foreclosure sale shall be applied as set forth in the Deed of Trust. The exact amount necessary for you to pay in order to cure the existing defaults and prevent this foreclosure sale may be determined by contacting our office.

In the event you are presently on active duty in the Armed Services of the United States or have been discharged within nine (9) months prior to the date of this letter, please submit evidence of such service by way of a letter from your Commanding Officer or a copy of your DD214 to this office immediately, inasmuch as you may have certain rights available to you pursuant to the Soldiers and Sailors Civil Relief Act.

In the event the Subject Property is sold at foreclosure for an amount not sufficient to satisfy the entire unpaid balance of the Note, accrued but unpaid interest thereon, escrow charges, late charges, default interest, trustee's fees, attorneys' fees, and expenses incurred in connection with the foreclosure, you may be liable for the deficiency.

Please be advised that if any obligor has been discharged in a case filed under the provisions of Title 11, United States Code, Section 101, et seq., then no personal obligation will result from this foreclosure action against any such individual. This foreclosure action shall be directed only against the real property to satisfy the lien secured by the Deed of Trust.

Sincerely yours,



Christopher K. Baxter
Marinosci Law Group, P.C.
cc: LoanCare

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Our File Number: 18-15498

Name: DIEGO A AYALA, AN UNMARRIED MAN

NOTICE OF TRUSTEE'S SALE

WHEREAS, on August 26, 2015, DIEGO A. AYALA, AN UNMARRIED MAN, executed a Deed of Trust/Security Instrument conveying to CHRIS PEIRSON, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR BROKER SOLUTIONS, INC., DBA NEW AMERICAN FUNDING, A CORPORATION, its successors and assigns, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 201506039011, in the DEED OF TRUST OR REAL PROPERTY records of **COMAL** COUNTY, TEXAS; and

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust/Security Instrument; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, APRIL 2, 2019**, between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, I will sell said Real Estate at the County Courthouse in **COMAL** COUNTY, TEXAS to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows:

LOT 27, BLOCK 16, OF SUBDIVISION PLAT OF HIGHLAND GROVE, UNIT 1,
PLANNED DEVELOPMENT DISTRICT, AN ADDITION TO THE CITY OF NEW
BRAUNFELS, COMAL COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF
RECORDED IN DOCUMENT NO. 201306002020 OF THE MAP AND PLAT RECORDS,
COMAL COUNTY, TEXAS.

Property Address: 2942 SAWMILL LANE
NEW BRAUNFELS, TX 78130

Mortgage Servicer: LOANCARE, LLC

Noteholder: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY, SUITE 303
VIRGINIA BEACH, VA 23452

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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 property securing the above referenced loan.

ACTIVE MILITARY SERVICE NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

WITNESS MY HAND this _____ day of January, 2019.

Deanna Ray, Terri Martin, Deborah Martin,
Alexis Martin, Cassie Martin, Aarti Patel,
Vanessa McHaney, Jack Burns II, Troy Martin,
Pamela Thomas, Maryna Danielian, Martha
Boeta, Amy Ortiz, Stacey Bennett, Barbara
Sandoval, Raymond Perez, Shelby Martin,
Garrett Sanders, Maxwell Atherton, Dylan Ruiz,
Elizabeth Anderson, Substitute Trustees

c/o Marinosci Law Group, P.C.
14643 Dallas Parkway, Suite 750
Dallas, Texas 75254
(972) 331-2300



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Admitted in CT & RI

January 23, 2019

HIGHLAND GROVE HOMEOWNERS ASSOCIATION, INC
1600 N.E. Loop 410, Suite 202
San Antonio, TX 78209

CERTTIFIED MAIL-RETURN RECEIPT REQUESTED

CMRRR# 9414711899560006035114

RE: Our File Number: 18-15498
Loan No.: XXXXXX7788
Property Address: 2942 SAWMILL LANE
NEW BRAUNFELS, TX 78130

Notice of Acceleration of Maturity and Notice of Non-Judicial Foreclosure Sale

Dear HIGHLAND GROVE HOMEOWNERS ASSOCIATION, INC,

You have previously been advised by letter of certain defaults under the Note and Deed of Trust and informed of the intent to accelerate the maturity date of the Note if defaults therein were not cured within the specified time period. Because of your defaults in complying with the terms and provisions of the Note and Deed of Trust, notice is hereby given that the present legal holder of the Note **HAS ACCELERATED THE MATURITY DATE OF THE Note**. As a result of such acceleration, the entire unpaid principal balance of the Note, all accrued interest, and all other sums lawfully owing on the Note or under the Deed of Trust are now due and payable and demand is hereby made for the immediate payment in full of all such sums.

YOU WILL THEREFORE TAKE NOTICE that, pursuant to §51.002 of the Texas Property Code, a Notice of Non-Judicial Foreclosure Sale ("Notice") will be posted at the courthouse door of Comal County, Texas. A copy of the Notice is enclosed herein.

You are further notified that, in accordance with the terms of the Note and Deed of Trust, and subject to the provision, if any, in the Note and Deed of Trust regarding your opportunity to reinstate, if full payment of the outstanding principal balance of the Note, together with all interest accrued thereon, and all other lawful charges and attorney's fees incurred to date are not received by LAKEVIEW LOAN SERVICING, LLC, 475 Crosspoint Parkway, Getzville, NY 14068, c/o LOANCARE, the liens created under the Deed of Trust will be foreclosed on **TUESDAY, APRIL 2, 2019**, as specified in the Notice, and any sums received at the foreclosure sale shall be applied as set forth in the Deed of Trust. The exact amount necessary for you to pay in order to cure the existing defaults and prevent this foreclosure sale may be determined by contacting our office.

In the event you are presently on active duty in the Armed Services of the United States or have been discharged within nine (9) months prior to the date of this letter, please submit evidence of such service by way of a letter from your Commanding Officer or a copy of your DD214 to this office immediately, inasmuch as you may have certain rights available to you pursuant to the Soldiers and Sailors Civil Relief Act.

In the event the Subject Property is sold at foreclosure for an amount not sufficient to satisfy the entire unpaid balance of the Note, accrued but unpaid interest thereon, escrow charges, late charges, default interest, trustee's fees, attorneys' fees, and expenses incurred in connection with the foreclosure, you may be liable for the deficiency.

Please be advised that if any obligor has been discharged in a case filed under the provisions of Title 11, United States Code, Section 101, et seq., then no personal obligation will result from this foreclosure action against any such individual. This foreclosure action shall be directed only against the real property to satisfy the lien secured by the Deed of Trust.

Sincerely yours,



Christopher K. Baxter
Marinosci Law Group, P.C.
cc: LoanCare

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Our File Number: 18-15498

Name: DIEGO A AYALA, AN UNMARRIED MAN

NOTICE OF TRUSTEE'S SALE

WHEREAS, on August 26, 2015, DIEGO A. AYALA, AN UNMARRIED MAN, executed a Deed of Trust/Security Instrument conveying to CHRIS PEIRSON, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR BROKER SOLUTIONS, INC., DBA NEW AMERICAN FUNDING, A CORPORATION, its successors and assigns, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 201506039011, in the DEED OF TRUST OR REAL PROPERTY records of **COMAL** COUNTY, TEXAS; and

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust/Security Instrument; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, APRIL 2, 2019**, between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, I will sell said Real Estate at the County Courthouse in **COMAL** COUNTY, TEXAS to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows:

LOT 27, BLOCK 16, OF SUBDIVISION PLAT OF HIGHLAND GROVE, UNIT 1,
PLANNED DEVELOPMENT DISTRICT, AN ADDITION TO THE CITY OF NEW
BRAUNFELS, COMAL COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF
RECORDED IN DOCUMENT NO. 201306002020 OF THE MAP AND PLAT RECORDS,
COMAL COUNTY, TEXAS.

Property Address: 2942 SAWMILL LANE
NEW BRAUNFELS, TX 78130

Mortgage Servicer: LOANCARE, LLC

Noteholder: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY, SUITE 303
VIRGINIA BEACH, VA 23452

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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 property securing the above referenced loan.

ACTIVE MILITARY SERVICE NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

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Boeta, Amy Ortiz, Stacey Bennett, Barbara
Sandoval, Raymond Perez, Shelby Martin,
Garrett Sanders, Maxwell Atherton, Dylan Ruiz,
Elizabeth Anderson, Substitute Trustees

c/o Marinosci Law Group, P.C.
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January 23, 2019

HIGHLAND GROVE HOMEOWNERS ASSOCIATION, INC
P.O. Box 101507
San Antonio, TX 78201

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CMRRR# 9414711899560006030041

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Marinosci Law Group, P.C.
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