

**Notice of Foreclosure Sale**

201600004  
June 9, 2016

Texas Home Equity Security Instrument ("Security Instrument"):

Dated: May 18, 2012

Grantor: Manuel Soto and Michelle Soto

Trustee: Mark Gilbreath

Lender: Navy Army Community Credit Union

Recorded in: Document No. 2012-00032552 of the official public records of Refugio County, Texas.

Secures: Note For Loans Secured By Real Estate ("Note") in the original principal amount of \$77,026.11, executed by Manuel Soto and Michelle Soto ("Borrower") and payable to the order of Lender.

Property: The real property, improvements, and personal property described in and mortgaged in the Instrument, including the real property described as follows, and all rights and appurtenances thereto:

Lot Eight (8), Block Thirty-Eight (38), of the Original Site of Refugio County, Texas, as shown on the Plat of said Town in the Office of the County Clerk of Refugio County, Texas, to which reference is here made for all pertinent purposes (the "property").

Substitute Trustee(s): Kevin M. Maraist and Douglas Bircher

Substitute Trustee's

Address: Anderson, Lehrman, Barre & Maraist, LLP  
Gaslight Square  
1001 Third Street, Ste. 1  
Corpus Christi, TX 78404

Foreclosure Sale:

Date: Tuesday, July 5, 2016

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.**

Place: Refugio County Courthouse, 808 Commerce, Refugio, Texas, at the following location: Front porch of the Refugio County Courthouse, on the easterly side of the Courthouse facing Commerce Street.

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 Lender's bid may be by credit against the indebtedness secured by the lien of the Instrument.

Default has occurred in the payment of the Note and in the performance of the obligations of the Security Instrument. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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 Security Instrument, and applicable Texas law.

If Lender 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 Security Instrument and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Security Instrument, 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 Security Instrument. 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 Security Instrument by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

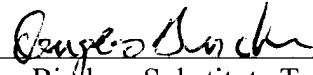
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "**AS IS,**" **without any expressed or implied warranties, except as to the warranties (if any) provided for under the Security Instrument.** Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

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

The sale is a nonjudicial foreclosure sale being conducted pursuant to the power of sale granted by the Security Instrument executed by Manuel Soto and Michelle Soto. The sale is authorized by the Default Order signed on May 27, 2016 by the 24th Judicial District Court, Refugio County, Texas, in Cause No. 2016-03-12229.

**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: June 9, 2016.



Douglas Bircher, Substitute Trustee  
1001 Third St., Ste. 1  
Corpus Christi, TX 78404  
361-884-4981  
361-884-1286 (fax)

Mortgagee:

Navy Army Community Credit Union  
P.O. Box 81349  
Corpus Christi, TX 78468-1349