M93801359 GS0100E51 ALDINGER, MONTY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MONTY ALDINGER (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0100E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 12459, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 51, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated February 25, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $12,866.13, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 12459, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

1.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
2.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
3.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16 day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando,

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001597*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93585822 AD0414 16 AMINA, JOHNLEEN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JOHNLEEN K AMINA, BRIAN K AMINA SR and JANDEL K AMINA (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0414 (the "Unit"), Silverleaf's Seaside Resort, Phase 9, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 71948, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 16, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 23, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $40,129.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 71948, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

4.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
5.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
6.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001598*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93585828 AD0403 01 AMINA, JOHNLEEN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JOHNLEEN K AMINA, BRIAN K AMINA SR and JANDEL K AMINA (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0403 (the "Unit"), Silverleaf's Seaside Resort, Phase 9, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 71948, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 01, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 23, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $40,129.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 71948, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

7.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
8.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
9.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001599*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93792217 GS0129E52 ASHLEY, JEFFREY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JEFFREY ASHLEY and CARRIE ASHLEY (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0129E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 4457, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 52, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated January 11, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $12,877.18, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 4457, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

10.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
11.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
12.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131826417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001600*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93751607 GS0001 32 BAILEY, DEBBIE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DEBBIE BAILEY and STEPHEN BAILEY (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0001 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 55715, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 32, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated August 23, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $22,185.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 55715, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

13.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
14.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
15.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Rona Raquel Osby-Wright
Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001601*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93752023 GS0143 45 BAKER, DOROTHY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DOROTHY BAKER (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0143 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 57599, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 45, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated August 26, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $11,999.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 57599, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

16.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
17.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
18.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced Photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001602*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93803146 GS0005E20 BARRERA JR, ILDEFONSO JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ILDEFONSO BARRERA JR, ILDEFONSO BARRERA and CANDICE BARRERA (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0005E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 13719, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 20, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated March 05, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $24,073.98, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 13719, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

19.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
20.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
21.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

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- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001603*

Filing Fee: 23.00

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Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93807509 GS0010O20 BAUMGARDNER, GAYLE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, GAYLE BAUMGARDNER, CHARLES BAUMGARDNER and SHANNON B COLE (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0010O (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 18442, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 20, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated March 25, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $16,393.29, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 18442, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

22.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
23.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
24.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Rona Raquel Osby-Wright
Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001604*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93776872 GS0060 33 BAUTISTA, ANTHONY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ANTHONY BAUTISTA and LETICIA MEDRANO BAUTISTA (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0060 (the "Unit"), Silverleaf's Seaside Resort, Phase 6, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 72671, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 33, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 14, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $24,729.73, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 72671, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

25.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
26.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
27.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001605*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93744364 PD0238 35 BEARD, BETTINA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, BETTINA BEARD (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0238 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 68890, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 35, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated August 07, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $3,235.27, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 68890, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

28.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
29.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
30.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001606*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93360669 GS0146E20 BEBERNITZ JR, ERNEST JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas KNOW ALL MEN BY THESE PRESENTS:
County of Galveston

WHEREAS, ERNEST H BEBERNITZ JR and MARYLOU BEBERNITZ (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0146E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20130 78470, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 20, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated December 13, 2013, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $10,275.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20130 78470, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

31.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
32.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
33.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001607*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M92634055 GS0111 02 BELL, LOY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, LOY BELL (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0111 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20110 04659, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 02, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated January 15, 2011, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $16,629.70, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20110 04659, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

34.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
35.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
36.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001608*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93582324 GS0128O51 BIGGS, RICKY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, RICKY BIGGS and RHONDA BIGGS (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0128O (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 69402, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 51, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 18, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $13,794.86, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 69402, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

37.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
38.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
39.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001609*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93768198 GS0138E36 BRANNOCK, BRIAN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, BRIAN BRANNOCK and KIM BRANNOCK (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0138E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 66243, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 36, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated October 11, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $16,818.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 66243, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

40.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
41.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
42.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo id as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

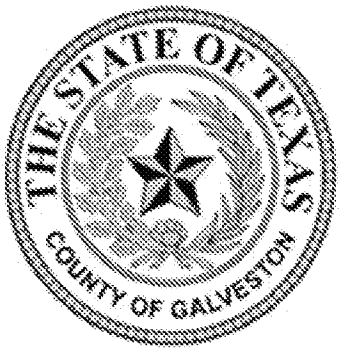
Instrument Number: *FILED2019001610*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93756386 GS0081E04 BREWER II, IRA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, IRA M BREWER II and SHANTE BREWER (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0081E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 60381, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 04, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated September 05, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $14,366.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 60381, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

43.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
44.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
45.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

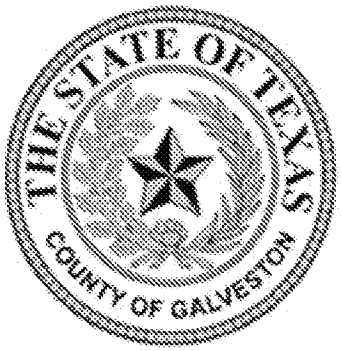
Instrument Number: *FILED2019001611*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93664831 AD0409 12 BRONKHORST, ARIE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ARIE BRONKHORST and BARBARA BRONKHORST (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0409 (the "Unit"), Silverleaf's Seaside Resort, Phase 9, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 24339, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 12, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated April 07, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $26,759.81, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 24339, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

46.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
47.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
48.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Rona Raquel Osby-Wright
Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001612*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:08AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93655290 PD0166 14 CARON, DAVID JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DAVID A CARON (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0166 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 30085, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 14, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated March 22, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $31,612.47, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 30085, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

49.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
50.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
51.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

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WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

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EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced Photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

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- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001613*

Filing Fee: 23.00

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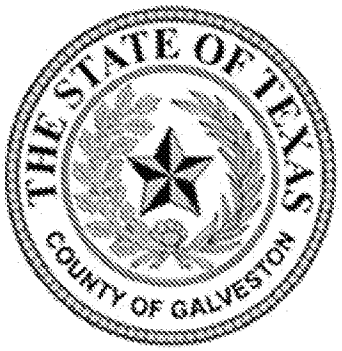
Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93800750 PD0157 13 CARON, RENE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, RENE M CARON and SONIA CARON (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0157 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 10888, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 13, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated February 21, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $44,511.54, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 10888, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

52.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
53.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
54.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001614*

Filing Fee: 23.00

Number Of Pages:5

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I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M92321085 PD0183 04 CARTWRIGHT, FREDA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, FREDA CARTWRIGHT and LORETTA TYLER (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0183 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20090 54688, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 04, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated September 19, 2009, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $39,598.89, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20090 54688, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

55.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
56.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
57.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001615*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93578032 PD0172 46 CEGELKA, JONATHAN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JONATHAN CEGELKA (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0172 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 69404, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 46, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 12, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $33,453.85, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 69404, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

58.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
59.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
60.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

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- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

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Number Of Pages:5

Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93632857 AD0411 02 COLLINS, CASEY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, CASEY COLLINS and ANGELA COLLINS (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0411 (the "Unit"), Silverleaf's Seaside Resort, Phase 9, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 45019, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 02, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated May 30, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $38,329.41, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 45019, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

61.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
62.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
63.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001617*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93605068 PD0194 14 CROFTON, WALTER JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, WALTER CROFTON and LINDA CROFTON (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0194 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 01756, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 14, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated December 27, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $9,757.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 01756, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

64.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
65.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
66.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo id as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001618*

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I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93214391 GS0075O45 CUELLAR, FEDERICO JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, FEDERICO CUELLAR and CRISTINA DELGADO-CUELLAR (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0075O (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20130 30052, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 45, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated May 05, 2013, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $5,699.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20130 30052, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

67.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
68.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
69.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

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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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001619*

Filing Fee: 23.00

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Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93550866 GS0123 30 DENHAM, KEANAE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, KEANAE DENHAM and MONICA SCOTT (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0123 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 59923, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 30, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated September 29, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $24,029.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 59923, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

70.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
71.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
72.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001620*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93801039 GS0144 37 DONALD, BRUCE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, BRUCE DONALD (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0144 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 12465, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 37, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated February 23, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $16,694.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 12465, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

73.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
74.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
75.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131826417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001621*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93763259 GS0002 22 DRAKE, DEBORAH JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DEBORAH DRAKE and OCIA DRAKE JR (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0002 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 63311, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 22, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated September 25, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $33,541.17, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 63311, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

76.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
77.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
78.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001622*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93791899 GS0111 14 EARNEST, MICHAEL JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MICHAEL EARNEST and ANGELA EARNEST (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0111 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 2016 5728, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 14, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated January 10, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $18,309.39, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 2016 5728, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

79.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
80.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
81.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

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WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001623*

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I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93778467 GS0092E43 ELLEGOOD, VASHAYE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, VASHAYE FORCHION ELLEGOOD (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0092E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 3726, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 43, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 21, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $6,869.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 3726, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

82.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
83.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
84.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced Photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001624*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93404043 GS0131E47 FRET HERNANDEZ, ELIZABETH JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ELIZABETH FRET HERNANDEZ and JAYLIBETH MARTINEZ-FRET (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0131E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 12891, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 47, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated March 01, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $7,299.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 12891, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

85.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
86.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
87.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001625*

Filing Fee: 23.00

Number Of Pages:5

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I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93712945 PD0236 40 FUENTES JR, AUGUSTINE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, AUGUSTINE N FUENTES JR and SARAH FUENTES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0236 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 41003, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 40, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated June 20, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $35,781.22, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 41003, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

88.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
89.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
90.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001626*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93810154 GS0137023 GARCIA, RODNEY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, RODNEY GARCIA and SANDRA GARCIA (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 01370 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 21066, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 23, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated April 04, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $15,138.06, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 21066, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

91.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
92.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
93.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

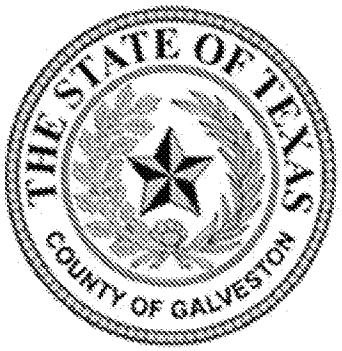
Instrument Number: *FILED2019001627*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93780536 GS0143 41 GARCIA JR, JUAN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JUAN GARCIA JR (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0143 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 42350, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 41, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 27, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $9,422.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 42350, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

94.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
95.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
96.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

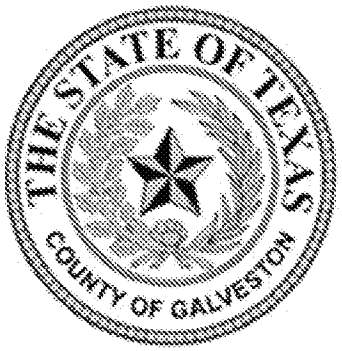
Instrument Number: *FILED2019001628*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93349916 GS0136 40 GARZA, FELICIA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, FELICIA GARZA (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0136 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 00900, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 40, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 22, 2013, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $18,308.20, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 00900, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

97.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
98.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
99.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001629*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93639378 GS0111 22 GEARHART, JOHN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JOHN GEARHART (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0111 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 28418, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 22, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated February 25, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $23,720.02, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 28418, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

100.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
101.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
102.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001630*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93462160 AD0413 39 GONZALES, ARNOLD JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ARNOLD GONZALES and ZULEMA GONZALES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0413 (the "Unit"), Silverleaf's Seaside Resort, Phase 9, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 32509, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 39, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated May 26, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $40,403.13, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 32509, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

103.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
104.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
105.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001631*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93462101 AD0413 13 GONZALES, ARNOLD JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ARNOLD GONZALES and ZULEMA GONZALES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0413 (the "Unit"), Silverleaf's Seaside Resort, Phase 9, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 32509, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 13, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated May 26, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $40,403.13, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 32509, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

106.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
107.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
108.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001632*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:24AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93575073 GS0120 44 GONZALES, DOVIE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DOVIE GONZALES and MICHAEL GONZALES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0120 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 66756, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 44, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 07, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $7,671.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 66756, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

109.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
110.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
111.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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WHEREAS, pursuant to Section 51.0075 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 Trustee;

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EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 3281

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- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001634*

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I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93623673 PD0161 39 GONZALES, DOVIE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DOVIE GONZALES and MICHAEL GONZALES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0161 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 07785, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 39, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated January 29, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $27,460.97, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 07785, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

112.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
113.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
114.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001635*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M92745173 GS0008 20 GONZALEZ, MICHAEL JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MICHAEL GONZALEZ and KATHRINA GONZALEZ (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0008 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20110 36442, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 20, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated June 16, 2011, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $17,207.88, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20110 36442, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

115.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
116.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
117.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001636*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93733232 GS0087 24 GOODSON, TARA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, TARA GOODSON (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0087 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 47517, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 24, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated July 19, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $14,000.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 47517, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

118.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
119.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
120.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 3281

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

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- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001637*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93783320 GS0114 09 GRITZEWSKY, DAVID JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DAVID GRITZEWSKY and HEIDI GRITZEWSKY (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0114 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 201507 8361, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 09, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated December 06, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $16,508.43, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 201507 8361, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

121.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
122.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
123.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001638*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93380876 GS0051 18 GUILBEAU, MARILYN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MARILYN GUILBEAU, GLEN GUILBEAU SR and GLEN GUILBEAU JR (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0051 (the "Unit"), Silverleaf's Seaside Resort, Phase 6, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 06058, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 18, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated January 19, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $18,249.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 06058, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

124.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
125.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
126.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Rona Raquel Osby-Wright
Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001639*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93784823 GS0060 24 HAMILTON, STEPHANIE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, STEPHANIE HAMILTON (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0060 (the "Unit"), Silverleaf's Seaside Resort, Phase 6, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 201600 2635, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 24, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated December 12, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $33,444.39, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 201600 2635, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

127.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
128.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
129.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec., 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001640*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93096289 GS0083O42 HARRIS, CHARISE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, CHARISE A HARRIS (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0083O (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20120 61500, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 42, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated October 27, 2012, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $5,969.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20120 61500, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

130.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
131.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
132.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001641*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93749106 GS0054 19 HAWKINS, DENNIS JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DENNIS M HAWKINS (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0054 (the "Unit"), Silverleaf's Seaside Resort, Phase 6, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 55799, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 19, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated August 18, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $21,716.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 55799, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

133.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
134.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
135.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001642*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93750528 GS0105 09 HERNANDEZ, CYNTHIA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, CYNTHIA HERNANDEZ and JOE HERNANDEZ (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0105 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 55803, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 09, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated August 22, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $17,235.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 55803, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

136.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
137.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
138.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001643*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93811608 GS0074 51 HERRERA MONTOYA, ESTELA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ESTELA HERRERA MONTOYA (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0074 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 22780, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 51, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated April 10, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $18,313.40, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 22780, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

139.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
140.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
141.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001644*

Filing Fee: 23.00

Number Of Pages:5

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I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93791154 GS0144 14 HILLEN, EDWIN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, EDWIN JOSEPH HILLEN (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0144 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 2016 5730, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 14, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated January 08, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $20,716.99, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 2016 5730, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

142.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
143.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
144.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001645*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93787621 GS0137 29 JAIMES, FLORENCIO JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, FLORENCIO JAIMES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0137 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 1192, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 29, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated December 23, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $24,663.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 1192, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

145.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
146.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
147.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001646*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93804978 PD0196 39 JEFFERSON JR, EDWARD JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, EDWARD JEFFERSON JR and MARVIA JEFFERSON (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0196 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 15240, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 39, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated March 13, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $37,179.30, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 15240, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

148.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
149.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
150.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001647*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93709738 GS0144E09 JOHNSON, MARY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MARY JOHNSON and ABRAHAM JOHNSON JR (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0144E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 58937, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 09, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated June 15, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $13,402.40, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 58937, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

151.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
152.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
153.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001648*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93720248 GS0006 24 JOHNSON, PAULYNE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, PAULYNE JOHNSON (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0006 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 51233, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 24, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated July 02, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $19,624.48, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 51233, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

154.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
155.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
156.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001649*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93791376 GS0096 04 JONES, SHIRLEY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, SHIRLEY M JONES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0096 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 2016 5634, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 04, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated January 08, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $16,693.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 2016 5634, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

157.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
158.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
159.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001650*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93394766 AD0412 10 KEESE, ANNE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ANNE KEESE (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0412 (the "Unit"), Silverleaf's Seaside Resort, Phase 9, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 09816, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 10, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated February 14, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $17,405.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 09816, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

160.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
161.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
162.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001651*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93668473 PD0241 31 KING, NORMAN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, NORMAN KING and AMIIE BENNETT (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0241 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 24416, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 31, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated April 12, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $27,275.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 24416, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

163.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
164.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
165.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

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- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

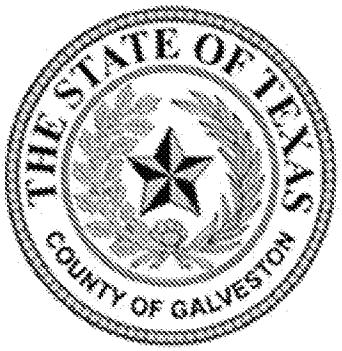
Instrument Number: *FILED2019001652*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93765680 GS0124 41 KLYCZEK, BARBARA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, BARBARA KLYCZEK and GARY KLYCZEK (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0124 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 66257, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 41, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated October 03, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $8,878.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 66257, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

166.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
167.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
168.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

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The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

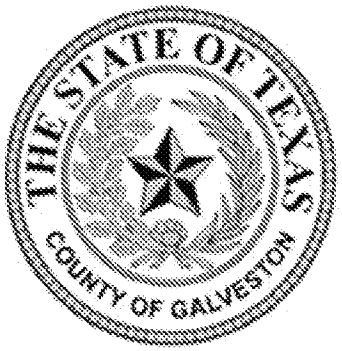
Instrument Number: *FILED2019001653*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:38AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93408898 GS0056 31 KNODE, ERIC JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ERIC KNODE and HOLLIS KNODE (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0056 (the "Unit"), Silverleaf's Seaside Resort, Phase 6, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 14129, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 31, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated March 09, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $20,380.58, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 14129, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

169.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
170.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
171.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

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EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19 by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

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- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001654*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93741497 GS0099 35 LAJA-AKINTAYO, ADEWALE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ADEWALE LAJA-AKINTAYO (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0099 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 60401, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 35, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated August 01, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $30,405.16, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 60401, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

172.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
173.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
174.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001655*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93588018 PD0198 51 LANDES, KENNETH JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, KENNETH P LANDES and ALICE D LANDES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0198 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 70688, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 51, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 28, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $7,799.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 70688, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

175.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
176.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
177.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

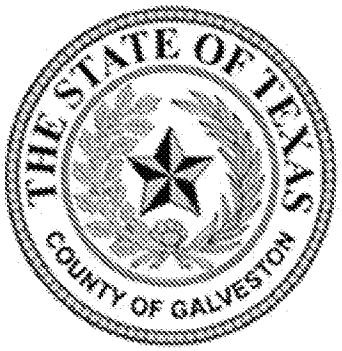
Instrument Number: *FILED2019001656*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93588040 PD0154 17 LANDES, KENNETH JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, KENNETH P LANDES and ALICE D LANDES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0154 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 70690, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 17, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 28, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $7,799.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 70690, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

178.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
179.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
180.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

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EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001657*

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I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

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M93588051 PD0160 40 LANDES, KENNETH JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, KENNETH P LANDES and ALICE D LANDES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0160 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 70692, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 40, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 28, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $31,188.86, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 70692, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

181.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
182.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
183.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001658*

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I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93452342 GS0096O03 LAPOINTE, KATHRYN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, KATHRYN ANN LAPOINTE (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 00960 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 43361, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 03, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated May 15, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $11,172.49, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 43361, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

184.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
185.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
186.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131826417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001659*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M92985154 GS0114 19 LAW, BURL JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, BURL LAW and VANITA LAW (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0114 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20120 27902, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 19, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated May 19, 2012, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $18,022.98, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20120 27902, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

187.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
188.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
189.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001660*

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I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M92985155 GS0135 49 LAW, BURL JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, BURL LAW and VANITA LAW (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0135 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20120 27902, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 49, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated May 19, 2012, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $18,022.98, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20120 27902, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

190.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
191.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
192.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001661*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93811510 GS0102 33 LEONARD JR, TOMMY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, TOMMY LEONARD JR and LAKESHA LEONARD (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0102 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 27596, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 33, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated April 10, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $32,263.40, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 27596, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

193.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
194.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
195.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

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- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001662*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93538156 PD0256 16 LIVELY, JULIE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JULIE LIVELY (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0256 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 60536, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 16, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated September 11, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $7,952.82, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 60536, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

196.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
197.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
198.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced Photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001663*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93538157 GS0104 12 LIVELY, JULIE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JULIE LIVELY (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0104 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 60536, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 12, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated September 11, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $7,952.82, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 60536, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

199.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
200.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
201.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

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- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001664*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93745411 GS0091 38 LOPEZ, JOSE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JOSE LOPEZ and MIRIAM LOPEZ (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0091 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 52686, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 38, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated August 09, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $16,752.76, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 52686, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

202.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
203.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
204.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19 by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001665*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93511780 GS0110 41 LOUVIERE-PITTMAN, CASSANDRA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, CASSANDRA LOUVIERE-PITTMAN and CLARENCE PITTMAN (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0110 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 53829, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 41, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated August 03, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $11,320.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 53829, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

205.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
206.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
207.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001666*

Filing Fee: 23.00

Number Of Pages:5

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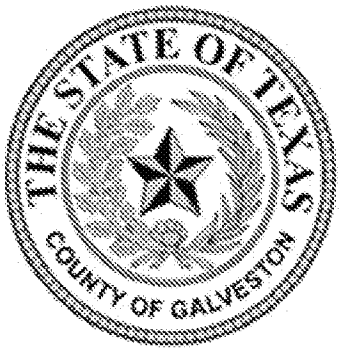
I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93676819 GS0128 02 LOWN, ELLEN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ELLEN LOWN (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0128 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 28438, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 02, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated April 26, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $18,028.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 28438, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

208.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
209.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
210.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001667*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93780557 GS0144 22 LUCHAK, EVA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, EVA LYNNETTE LUCHAK and ELIZABETH ANN (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0144 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 201501 75978, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 22, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 27, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $47,164.71, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 201501 75978, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

211.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
212.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
213.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001668*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93544889 GS0109 17 MAGEORS, STEVEN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, STEVEN MAGEORS and STACEY MAGEORS (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0109 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 56323, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 17, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated September 20, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $18,083.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 56323, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

214.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
215.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
216.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001669*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93450116 GS0087 33 MARTIN, BRAZIL JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, BRAZIL MARTIN (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0087 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 28877, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 33, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated May 10, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $21,425.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 28877, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

217.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
218.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
219.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001670*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93758495 GS0119 37 MARTIN, MICHAEL JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MICHAEL MARTIN and KETIA MARTIN (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0119 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 67819, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 37, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated September 12, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $19,175.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 67819, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

220.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
221.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
222.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001671*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93704419 PD0164 11 MARTIN, RANDY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, RANDY MARTIN and CAMONICA MARTIN (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0164 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 38359, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 11, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated June 07, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $30,358.96, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 38359, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

223.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
224.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
225.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001672*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93805346 GS0111 21 MARTINEZ, MICHAEL JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MICHAEL MARTINEZ and MONICA DELGADO (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0111 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 16396, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 21, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated March 14, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $23,739.57, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 16396, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

226.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
227.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
228.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001673*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 10:54AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93803801 GS0004 29 MCCLURE, ROBERT JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ROBERT MCCLURE and KIMBERLY MCCLURE (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0004 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 27598, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 29, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated March 07, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $27,013.73, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 27598, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

229.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
230.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
231.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001676*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:14AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93458078 GS0103 29 MENDOZA-MARQUEZ, KAREN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, KAREN MENDOZA-MARQUEZ and JUAN MORALES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0103 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 30669, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 29, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated May 23, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $20,500.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 30669, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

232.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
233.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
234.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19 by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001677*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:14AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93786270 GS0094 32 MILLIGAN, ALAN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ALAN MILLIGAN (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0094 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 1204, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 32, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated December 19, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $24,581.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 1204, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

235.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
236.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
237.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19 by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001678*

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I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93639383 GS0142O35 MIRELES, DANIEL JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DANIEL MIRELES and MARIA E. CAMACHO (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0142O (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 22564, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 35, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated February 25, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $12,293.79, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 22564, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

238.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
239.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
240.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001679*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:14AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93784633 GS0102 37 MOHAMAD SAH, MORDIAH JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MORDIAH MOHAMAD SAH and RONALD DIRKSEN (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0102 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 201600 2567, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 37, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated December 12, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $20,172.72, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 201600 2567, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

241.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
242.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
243.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001680*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:14AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93778034 GS0008E41 MOON, JANET JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JANET LEA MOON (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0008E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 3734, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 41, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 20, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $6,869.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 3734, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

244.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
245.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
246.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001681*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:14AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93300602 PD0242 15 MOORE, WILLIE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, WILLIE R MOORE and WILLIEMAE MOORE (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0242 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20130 59948, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 15, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated September 04, 2013, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $17,917.49, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20130 59948, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

247.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
248.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
249.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001682*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:14AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93677795 PD0257 06 MOUSER, SUSAN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, SUSAN E MOUSER (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0257 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 28450, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 06, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated April 26, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $31,353.96, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 28450, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

250.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
251.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
252.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001683*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93783476 GS0122E47 MYERS, CLIFFORD JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, CLIFFORD CHARLES MYERS (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0122E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 2016 5750, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 47, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated December 06, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $6,663.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 2016 5750, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

253.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
254.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
255.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001684*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93808325 PD0251 51 NEAL, JOHN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JOHN NEAL, RHONDA NEAL and ROBERT NEAL (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0251 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 18458, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 51, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated March 27, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $31,218.51, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 18458, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

256.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
257.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
258.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19 by Mandie B. Gaston, who is personally known to me (or who has produced Photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

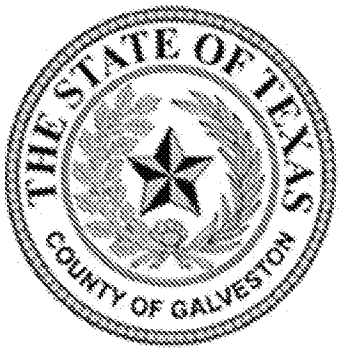
Instrument Number: *FILED2019001685*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93040364 GS0148 31 NELSON JR, LOUIS JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, LOUIS J NELSON JR and KEENA NELSON (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0148 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20120 44101, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 31, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated August 04, 2012, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $15,650.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20120 44101, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

259.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
260.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
261.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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WHEREAS, pursuant to Section 51.0075 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 Trustee;

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WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

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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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE

2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001686*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93496753 PD0253 01 NUNEZ, MARTIN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MARTIN NUNEZ and OLGA FUENTES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0253 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 50680, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 01, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated July 13, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $29,732.85, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 50680, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

262.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
263.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
264.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001687*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93545767 GS0130 31 OLGUIN-OLALDE, DOLORES JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DOLORES OLGUIN-OLALDE and EDUARDO JUAREZ-MARQUEZ (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0130 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 56319, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 31, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated September 21, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $16,938.61, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 56319, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

265.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
266.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
267.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001688*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93228713 PD0246 17 OLSON, ERIC JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ERIC J OLSON and JENNIFER OLSON (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0246 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20130 34988, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 17, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated May 25, 2013, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $23,609.03, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20130 34988, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

268.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
269.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
270.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001689*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93200800 PD0196 02 ONKEN, GEORGE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, GEORGE ONKEN and GLORIA ONKEN (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0196 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20130 26756, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 02, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated April 17, 2013, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $24,922.59, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20130 26756, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

271.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
272.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
273.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001690*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93772427 GS0130 30 PEGUES, GARY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, GARY DARNELL PEGUES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0130 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 70420, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 30, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated October 30, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $23,273.73, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 70420, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

274.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
275.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
276.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001691*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93794512 GS0008 42 PEREZ, ERNESTO JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ERNESTO BENJAMIN PEREZ and ACENETH AREVALO (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0008 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 12487, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 42, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated January 23, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $9,453.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 12487, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

277.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
278.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
279.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001692*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93810757 GS0071 28 PEREZ, LINA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, LINA PEREZ and CALEB TUITAALILI TUIASOSOPO (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0071 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 21083, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 28, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated April 08, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $26,434.33, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 21083, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

280.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
281.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
282.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of DEC, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001693*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93632746 GS0068 31 POPE, LATAYNA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, LATAYNA POPE and MARQUITA MCAFEE (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0068 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 11317, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 31, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated February 14, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $20,968.90, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 11317, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

283.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
284.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
285.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001694*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93787996 PD0189 17 RIGGINS, ELIZAH JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas KNOW ALL MEN BY THESE PRESENTS:
County of Galveston

WHEREAS, ELIZAH R RIGGINS (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0189 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 1214, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 17, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated December 26, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $44,902.07, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 1214, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real FL 32819
reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

286.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
287.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
288.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001695*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93479722 GS0058 12 ROBINSON, RONNIE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, RONNIE ROBINSON and FRANCINE ROBINSON (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0058 (the "Unit"), Silverleaf's Seaside Resort, Phase 6, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 37418, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 12, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated June 21, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $18,635.93, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 37418, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

289.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
290.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
291.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

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WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

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EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001696*

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I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93346437 GS0114E43 ROBINSON, VICTORIA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, VICTORIA ROBINSON and ROGER ROBINSON (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0114E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20130 73374, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 43, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 16, 2013, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $6,104.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20130 73374, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

292.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
293.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
294.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001697*

Filing Fee: 23.00

Number Of Pages:5

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I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93697916 GS0122 34 ROSENAU, LAURA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, LAURA ROSENAU and DONALD ROSENAU (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0122 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 36680, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 34, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated May 30, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $20,500.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 36680, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

295.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
296.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
297.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001698*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93669532 GS0093 41 ROWE, BILLY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, BILLY ROWE (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0093 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 26350, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 41, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated April 15, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $9,245.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 26350, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

298.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
299.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
300.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification)

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001699*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:15AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M92856582 PD0188 41 RUPIA, PAUL JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, PAUL T. RUPIA and AISHA J. RUPIA (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0188 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20110 58410, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 41, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 05, 2011, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $13,917.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20110 58410, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

301.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
302.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
303.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001700*

Filing Fee: 23.00

Number Of Pages:6

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M92642770 GS0079 32 SAMORA JR, RALPH JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, RALPH SAMORA JR and TERESA GUARDIOLA (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0079 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20110 06910, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 32, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated January 29, 2011, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $18,660.99, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20110 06910, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

304.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
305.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
306.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001701*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93541844 GS0080051 SHELTON, CHRISTOPHER JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, CHRISTOPHER SHELTON and JESSICA UWAGBOE (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 00800 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 54648, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 51, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated September 14, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $13,208.19, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 54648, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

307.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
308.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
309.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19 by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001702*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93766675 GS0128 38 SHEPHERD, AMELIA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, AMELIA SHEPHERD and MERLE SHEPHERD (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0128 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 66281, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 38, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated October 05, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $17,260.93, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 66281, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

310.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
311.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
312.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE

2019 1203v

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001703*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93737339 GS0055 11 SISCO, DAVID JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DAVID M SISCO (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0055 (the "Unit"), Silverleaf's Seaside Resort, Phase 6, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 49685, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 11, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated July 25, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $8,256.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 49685, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

313.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
314.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
315.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001704*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93783454 GS0009 39 SLACK, VALARIE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, VALARIE SLACK and DAN SLACK (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0009 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 3732, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 39, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated December 06, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $31,820.13, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 3732, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

316.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
317.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
318.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE

2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001705*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93730883 GS0136 22 SMITH, JAIME JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JAIME SMITH, PATRICK SMITH, MICHELLE SMITH and PHILLIP SMITH (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0136 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 47566, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 22, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated July 16, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $21,850.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 47566, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

319.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
320.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
321.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

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WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

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- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001706*

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Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93660523 GS0146 31 SMITH, MICHAEL JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MICHAEL SMITH and KIM SMITH (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0146 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 24449, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 31, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated March 29, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $20,614.93, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 24449, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

322.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
323.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
324.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001707*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93755422 GS0101 15 SMITH, SHELIA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, SHELIA SMITH and JENIFER HULL (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0101 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 58959, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 15, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated September 04, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $21,714.55, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 58959, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

325.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
326.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
327.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001708*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93791714 GS0135 47 SMITH JR, JOSEPH JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JOSEPH SMITH JR and DELANEY SMITH (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0135 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 2016 5636, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 47, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated January 09, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $11,024.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 2016 5636, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

328.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
329.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
330.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001709*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93590225 GS0007 25 STARK, KENNETH JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, KENNETH STARK, MARY STARK and JENNIFER STARK (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0007 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 70701, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 25, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 30, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $24,927.35, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 70701, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

331.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
332.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
333.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001710*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93795957 GS0111 28 THOMAS, JAMES JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JAMES THOMAS and MELISSA CERVANTES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0111 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 8342, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 28, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated January 30, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $32,002.28, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 8342, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

334.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
335.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
336.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19 by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001711*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93564480 PD0184 02 THOMPSON, DAVID JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DAVID THOMPSON and ZOE THOMPSON (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0184 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 65142, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 02, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated October 20, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $27,705.17, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 65142, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

337.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
338.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
339.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced Photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001712*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93743847 GS0098 10 VECCHI, NICOLE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, NICOLE VECCHI and EFRIN COTTO (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0098 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 52742, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 10, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated August 07, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $19,174.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 52742, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

340.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
341.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
342.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001713*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93801815 GS0060 22 WALKER, BEVERLY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, BEVERLY A WALKER and GEORGE E JONES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0060 (the "Unit"), Silverleaf's Seaside Resort, Phase 6, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 12493, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 22, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated February 27, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $34,905.68, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 12493, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

343.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
344.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
345.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001714*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93801969 GS0009 42 WALKER, BEVERLY JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, BEVERLY A WALKER and GEORGE E JONES (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0009 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 12493, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 42, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated February 27, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $34,905.68, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 12493, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

346.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
347.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
348.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

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- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

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Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001715*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93815398 GS0139 17 WATSON, RACHEL JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, RACHEL WATSON and DENNIS EUGENE WARNER JR (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0139 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 26314, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 17, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated May 01, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $17,271.65, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 26314, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

349.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
350.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
351.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19 by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

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- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001716*

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Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93778109 GS0117E41 WILLIAMS, RYAN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, RYAN JAMES WILLIAMS and KIRSTY JASMINE ROBERTS (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0117E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 3736, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 41, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 20, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $6,869.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 3736, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

352.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
353.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
354.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19 by Mandie B. Gaston, who is personally known to me (or who has produced Photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001717*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93770088 GS0119E45 WILLIAMS JR, LAWRENCE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, LAWRENCE JAMES WILLIAMS JR and DANIELLE LEE WILLIAMS (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0119E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 67837, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 45, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated October 18, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $6,869.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 67837, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real

, FL 32819

reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

355.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
356.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
357.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001718*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93482486 PD0158 28 WINDHORN, DAHN JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DAHN WINDHORN (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0158 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 45755, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 28, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated June 25, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $21,857.81, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 45755, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

358.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
359.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
360.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001719*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93792979 GS0134 36 WOOD, RONALD JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, RONALD A WOOD and SHERRY WOOD (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0134 (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20160 4479, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 36, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated January 16, 2016, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $26,765.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20160 4479, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

361.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
362.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
363.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001720*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93371125 PD0174 15 YOUNG, ORVISS JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ORVISS L YOUNG, VALDA FLAKE-HARRIS, KATESHA HOUSTON and JOHN HOUSTON (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0174 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 06091, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 15, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated January 03, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $18,786.83, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 06091, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

364.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
365.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
366.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19 by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE 2019 1203v

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001721*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93390283 GS0010E36 ZEZATTI, ELIA JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ELIA M ZEZATTI and ORLANDO HERRERA- GUTIERREZ (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 0.9615% undivided interest as tenant-in-common in Unit No. 0010E (the "Unit"), Silverleaf's Seaside Resort, Phase 1, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20140 08730, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 36, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated February 06, 2014, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $15,467.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20140 08730, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

367.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
368.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
369.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or *related thereto*, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001722*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*

M93777024 PD0154 41 ZIMMERMAN, CATHERINE JAN 2020 FC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

State of Texas
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, CATHERINE ANN ZIMMERMAN and ANN MARIE HALL (whether one or more, "Borrower") is/are the owner(s) of certain real property more particularly described as follows:

A 1.923% undivided interest as tenant-in-common in Unit No. 0154 (the "Unit"), Presidents Seaside at Silverleaf's Seaside Resort, Phase 3, a vacation ownership project in Galveston County, Texas, according to the Amended and Restated Declaration of Restrictions, Covenants, and Conditions for Presidents Seaside at Silverleaf's Seaside Resort, Galveston County, Texas, recorded under File Number 20150 72635, Real Property Records of Galveston County, Texas, and Supplemental Declaration (if any) recorded under File Number N/A N/A Deed Records of Galveston County, Texas, as supplemented and amended from time to time (the "Declaration"), together with the exclusive right to occupy the Unit during Use Period Number(s) 41, as said Use Period is defined in the Declaration, upon and subject to all of the terms, restrictions, covenants, conditions and provisions in the Declaration (the "Property"); and

WHEREAS, Holiday Inn Club Vacations Incorporated ("Holder") whose address is 9271 South John Young Parkway, Orlando, FL 32819 and is the holder of a lien against the Property pursuant to (1) that certain Deed of Trust (the "Deed of Trust") dated November 15, 2015, executed and delivered by Borrower for the benefit of Silverleaf Resorts, Inc., to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of $12,375.00, executed by Borrower, and payable to the order of Silverleaf Resorts, Inc., the Deed of Trust being recorded under File Number 20150 72635, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated November 15, 2019, and duly recorded in the Real Property Records of Galveston County, Texas; and the Deed of Trust and Assignment being incorporated herein by reference for all purposes; and

WHEREAS, the undersigned has been duly appointed Substitute Trustee(s) in the place of the original Trustee upon the contingency and in the manner authorized by the Deed of Trust and the Substitute Trustee is authorized to enforce the Power of Sale, which includes the following person(s):

370.	Mandie B. Gaston	2429 Dalworth St., Grand Prairie, TX 75050
371.	Denise Gomez	1201 Elm Street, Suite 4600, Dallas, TX 75270
372.	Christina Craven	1201 Elm Street, Suite 4600, Dallas, TX 75270

WHEREAS, the indebtedness evidenced by the Note is now wholly due, Borrower has defaulted in the payment thereof, and the owner and holder of the Note has requested that the undersigned sell the Property to satisfy the indebtedness evidenced by the Note;

WHEREAS, all legal requirements to be complied with in order to proceed with the foreclosure of the Deed of Trust have been complied with;

WHEREAS, the Foreclosure Sale will be made expressly subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect as of the Foreclosure Sale (*e.g.* a senior mortgage lien).

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

WHEREAS, 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property;

WHEREAS, pursuant to Section 9.501(d) of the Texas Business and Commerce Code, notice is further hereby given that said sale also include any and all improvements, fixtures and personal property located on the Property or related thereto, to the extent provided and as more particularly described in the Deed of Trust;

WHEREAS, pursuant to Section 51.0075 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 Trustee;

WHEREAS, notice is given that before the Foreclosure Sale, the holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

WHEREAS, notice is given that the Property may be sold subject to a right of redemption.

NOW THEREFORE, notice is hereby given that on Tuesday, January 7, 2020, between 10:00 A.M. and 4:00 P.M., I will sell the Property at the west side lobby of the Galveston County Courthouse in Galveston, Galveston County, Texas to the highest bidder for cash. The earliest time at which sale will occur is 10:00 A.M., and the sale will occur no later than three (3) hours after that time.

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.

EXECUTED on the 16th day of Dec, 2019.

Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:
2429 Dalworth St., Grand Prairie, TX 75050

State of Texas
County of Galveston

This instrument was acknowledged before me on 12/16/19, by Mandie B. Gaston, who is personally known to me (or who has produced photo ID as identification).

Notary Public, State of Texas

RONA RAQUEL OSBY-WRIGHT
Notary Public, State of Texas
Comm. Expires 12-13-2022
Notary ID 131825417

AFTER RECORDING RETURN TO:
Foreclosure Department

Holiday Inn Club Vacations Incorporated, 9271 South John Young Parkway, Orlando, FL 32819
5_TX_GS_M_NOTICE OF SALE

2019 1203v

CONCERNING THE PROPERTY AS DESCRIBED ABOVE:

DISCLOSURE NOTICE CONCERNING LEGAL AND ECONOMIC RISKS OF PURCHASING COASTAL REAL PROPERTY NEAR A BEACH

WARNING: THE FOLLOWING NOTICE OF POTENTIAL RISKS OF ECONOMIC LOSS TO YOU AS THE PURCHASER OF COASTAL REAL PROPERTY IS REQUIRED BY STATE LAW.

- **READ THIS NOTICE CAREFULLY. DO NOT SIGN THIS CONTRACT UNTIL YOU FULLY UNDERSTAND THE RISKS YOU ARE ASSUMING.**
- **BY PURCHASING THIS PROPERTY, YOU MAY BE ASSUMING ECONOMIC RISKS OVER AND ABOVE THE RISKS INVOLVED IN PURCHASING INLAND REAL PROPERTY.**
- **IF YOU OWN A STRUCTURE LOCATED ON COASTAL REAL PROPERTY NEAR A GULF COAST BEACH, IT MAY COME TO BE LOCATED ON THE PUBLIC BEACH BECAUSE OF COASTAL EROSION AND STORM EVENTS.**
- **AS THE OWNER OF A STRUCTURE LOCATED ON THE PUBLIC BEACH, YOU COULD BE SUED BY THE STATE OF TEXAS AND ORDERED TO REMOVE THE STRUCTURE.**
- **THE COSTS OF REMOVING A STRUCTURE FROM THE PUBLIC BEACH AND ANY OTHER ECONOMIC LOSS INCURRED BECAUSE OF A REMOVAL ORDER WOULD BE SOLELY YOUR RESPONSIBILITY.**

The real property described in this contract is located seaward of the Gulf Intracoastal Waterway to its southernmost point and then seaward of the longitudinal line also known as 97 degrees, 12', 19" which runs southerly to the international boundary from the intersection of the centerline of the Gulf Intracoastal Waterway and the Brownsville Ship Channel. If the property is in close proximity to a beach fronting the Gulf of Mexico, the purchaser is hereby advised that the public has acquired a right of use or easement to or over the area of any public beach by prescription, dedication, or presumption, or has retained a right by virtue of continuous right in the public since time immemorial, as recognized in law and custom.

The extreme seaward boundary of natural vegetation that spreads continuously inland customarily marks the landward boundary of the public easement. If there is no clearly marked natural vegetation line, the landward boundary of the easement is as provided by Sections 61.016 and 61.017, Natural Resources Code.

Much of the Gulf of Mexico coastline is eroding at rates of more than five feet per year. Erosion rates for all Texas Gulf property subject to the open beaches act are available from the Texas General Land Office.

State law prohibits any obstruction, barrier, restraint, or interference with the use of the public easement, including the placement of structures seaward of the landward boundary of the easement. OWNERS OF STRUCTURES ERECTED SEAWARD OF THE VEGETATION LINE (OR OTHER APPLICABLE EASEMENT BOUNDARY) OR THAT BECOME SEAWARD OF THE VEGETATION LINE AS A RESULT OF PROCESSES SUCH AS SHORELINE EROSION ARE SUBJECT TO A LAWSUIT BY THE STATE OF TEXAS TO REMOVE THE STRUCTURES.

The purchaser is hereby notified that the purchaser should:

(1) determine the rate of shoreline erosion in the vicinity of the real property; and

(2) seek the advice of an attorney or other qualified person before executing this contract or instrument of conveyance as to the relevance of these statutes and facts to the value of the property the purchaser is hereby purchasing or contracting to purchase.

FILED

Instrument Number: *FILED2019001723*

Filing Fee: 23.00

Number Of Pages:5

Filing Date: 12/16/2019 11:30AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*