

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, TEONA MICHELLE BAILEY, A SINGLE WOMAN (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 6, Unit(s) E49, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 16, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$17,406.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017060146, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

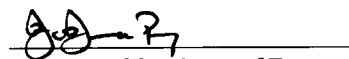


Mandie B. Gaston, Substitute Trustee

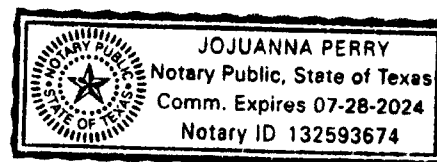
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001008*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, GREGORY FRANK BARTKOWIAK AND GWENDOLYN STRODE BARTKOWIAK, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 27, Unit(s) W11, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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, 2014, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$17,806.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2015031880, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

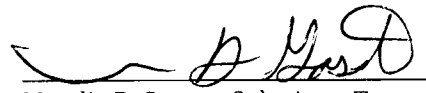
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

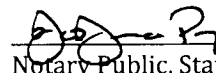
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

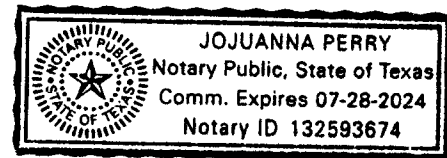
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

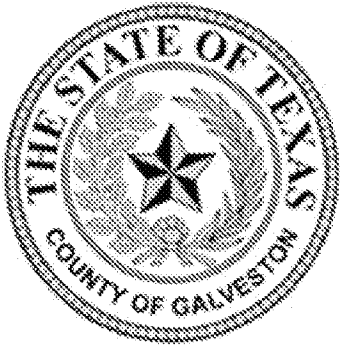
Instrument Number: *FILED2023001009*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, NICHOLAS C BEHLAND AND DORIS MAE BEHLAND, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 20, Unit(s) E27, A Side, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 09, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$10,052.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016023246, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

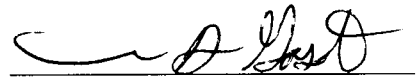
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

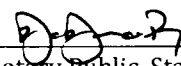
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

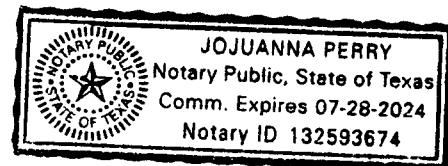
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001010*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DAVID M BEWLAY AND ROBIN MARIE BEWLAY, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 14, Unit(s) W20, A Side, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 21, 2014, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$11,420.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016022524, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

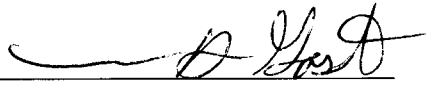
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

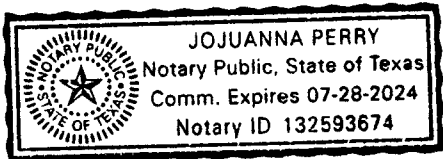
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001011*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DANIEL EDWARD BLACKBURN AND JUDITH ANN BLACKBURN, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 33, Unit(s) E14, B Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 13, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$16,893.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016058341, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

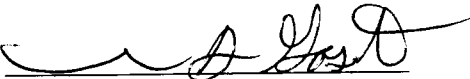
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

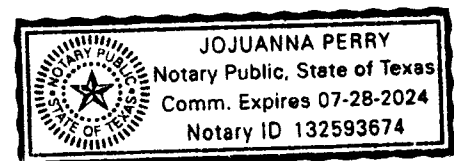
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001012*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MARIETTA JOBE BLACKWELL, A SINGLE WOMAN (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 18, Unit(s) W44, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 12, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$11,236.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016029644, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

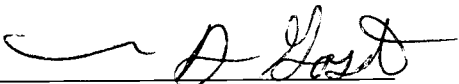
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

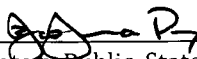
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

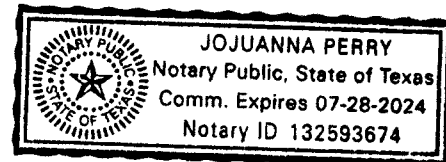
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

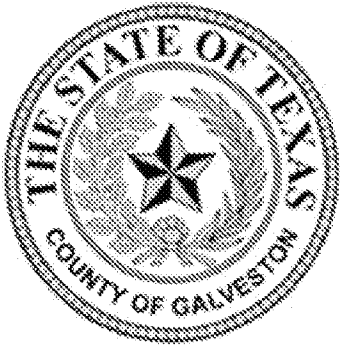
Instrument Number: *FILED2023001013*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MICHAEL S BOSSERMAN AND KRISTI L BOSSERMAN, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 8, Unit(s) W30, A Side, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 17, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$11,236.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016037569, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

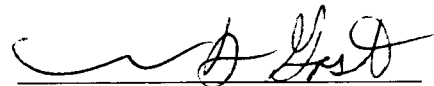
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.




Mandie B. Gaston, Substitute Trustee

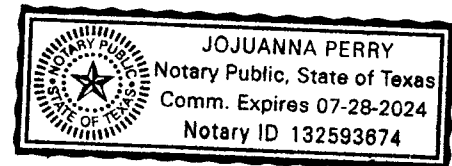
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001014*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ROMAN CARDOZA, A SINGLE MAN AND ERIKA ANN LOFGREN, A SINGLE WOMAN, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 30, Unit(s) W33, B Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 07, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$18,811.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016039638, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

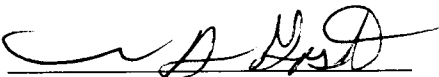
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

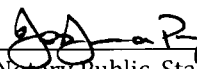
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

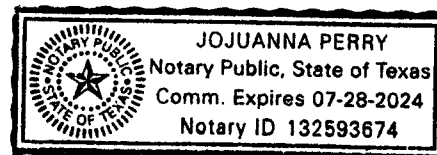
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

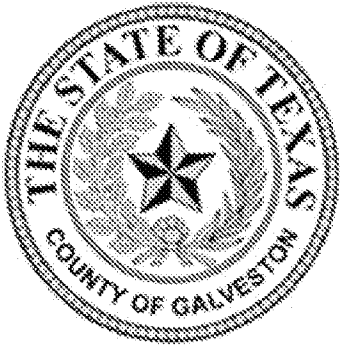
Instrument Number: *FILED2023001015*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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



**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, BENJAMIN B CLEMENTS, A SINGLE MAN (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 2, Unit(s) W15, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 15, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$16,731.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016047117, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

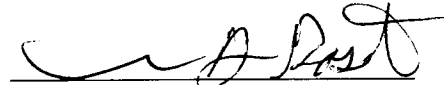
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

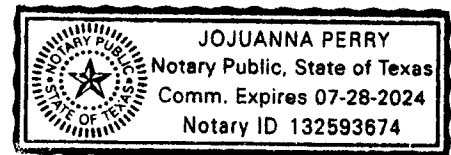
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001016*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DARYLE REED COHRS AND LAURA T COHRS, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 30, Unit(s) W50, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$55,405.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017048818, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

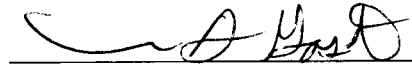
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

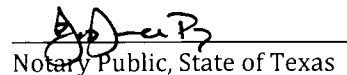


Mandie B. Gaston, Substitute Trustee

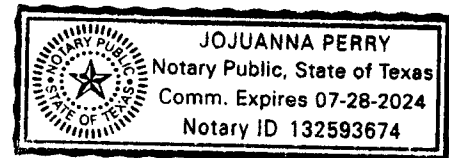
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

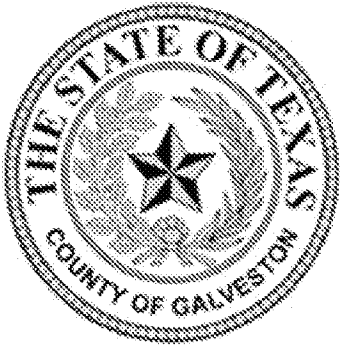
Instrument Number: *FILED2023001017*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, QUINCY LAMOND COLEMAN AND TEMEKA TRIPLETT COLEMAN, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 17, Unit(s) W51, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 09, 2014, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$11,092.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2015021338, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

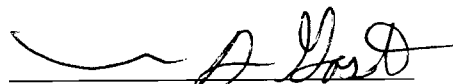
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

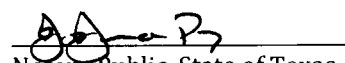
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

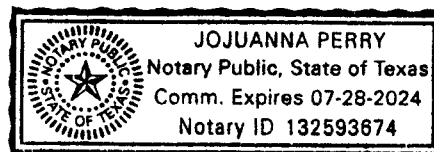
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001018*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, IGNACIO MAURICIO CRUZ AND MARTHA RODRIGUEZ CRUZ, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 19, Unit(s) E53, AB Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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, 2017, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$29,936.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017060181, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

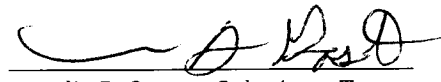
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

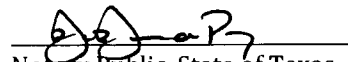
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

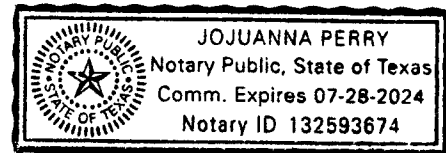
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001019*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JULIO CESAR CUMPIAN, A SINGLE MAN AND GLADYS CASTILLO, A SINGLE WOMAN, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 22, Unit(s) W20, A Side, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 27, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$12,308.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017038813, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

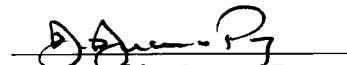
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

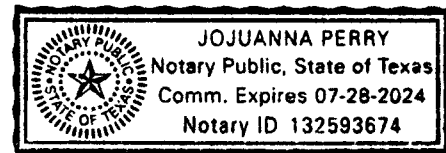
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001020*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MARK A DAFF AND DAYLA BARNES DAFF, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 7, Unit(s) W11, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$11,052.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016037554, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

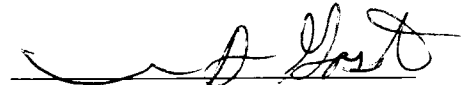
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

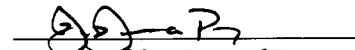
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

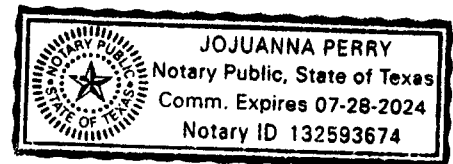
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

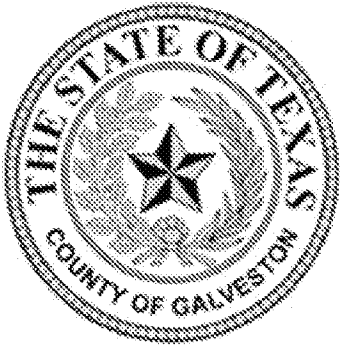
Instrument Number: *FILED2023001021*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MICHAEL JACOB DAVILA AND MELISSA ANN DAVILA, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 51, Unit(s) E42, A Side, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 18, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$9,495.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017076327, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

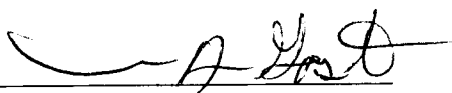
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

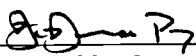
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

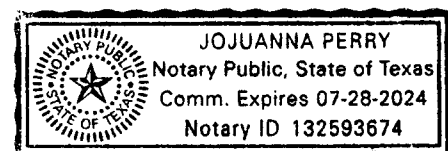
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001022*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, EZEQUIEL J DAVILA III AND JANIS STEPHENS DAVILA, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP AND TERRY DURST, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 38, Unit(s) E39, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 28, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$15,779.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016074104, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

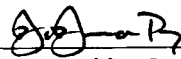
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

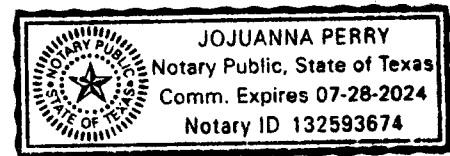
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001023*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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



**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, BABETTE H DAVIS AND CECIL EUGENE DAVIS, HER HUSBAND, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 33, Unit(s) W34, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 09, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$10,043.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016027146, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

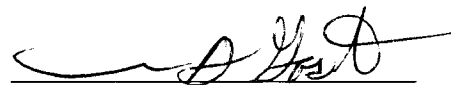
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

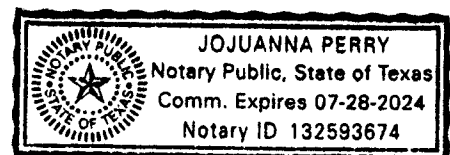
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001024*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, KENTON LEE FRANCE DAVIS AND NATASHA NICOLE DAVIS, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 38, Unit(s) E11, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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, 2014, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$9,488.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016026848, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

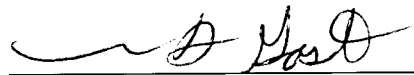
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

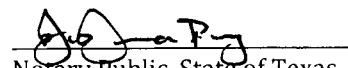


Mandie B. Gaston, Substitute Trustee

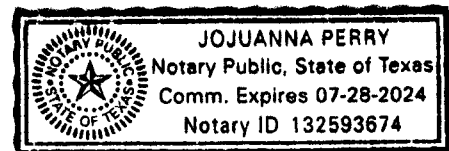
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

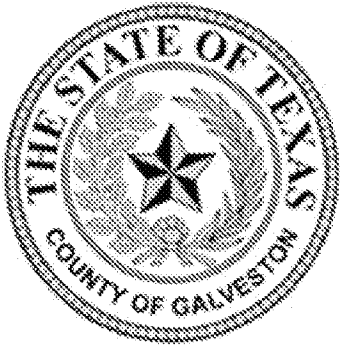
Instrument Number: *FILED2023001025*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, AURORA SALANGUIT DAVISON AND MARK ALLEN DAVISON, HER HUSBAND, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 36, Unit(s) E47, AB Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 03, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$36,183.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017031088, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

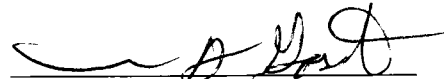
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

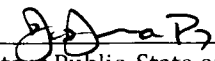
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

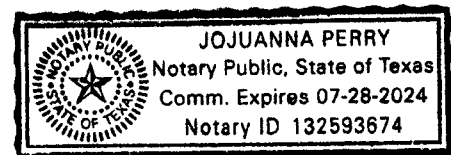
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001026*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, SAMUEL LEE DIXON JR, A SINGLE MAN (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 51, Unit(s) W13, AB Side, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 20, 2014, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$15,462.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2015028747, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

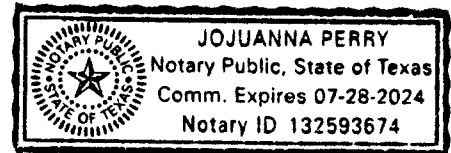
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001027*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:03AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DEBORAH ROSE EBY AKA DEBBIE EBY AND NICHOLAS ALAN EBY AKA NICK EBY, HER HUSBAND, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 49, Unit(s) W31, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 29, 2014, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$6,620.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2015027761, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

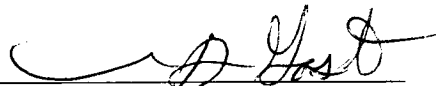
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

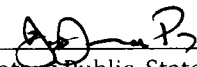
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

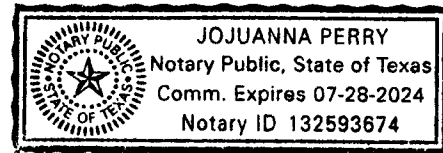
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001028*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, KENNETH EDWARD EVANS AND CINDY ROSS EVANS, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 20, Unit(s) E15, AB Side, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 07, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$14,641.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2018056358, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

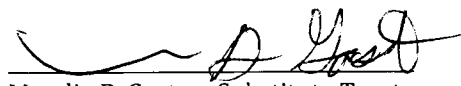
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

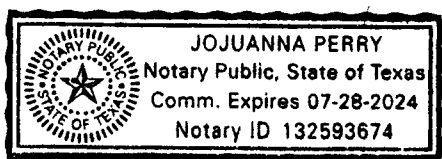
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001029*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DEBORAH DENISE FINCH, A SINGLE WOMAN (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 38, Unit(s) E27, A Side, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$10,745.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016058982, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

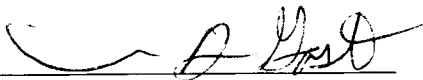
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

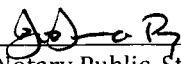
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

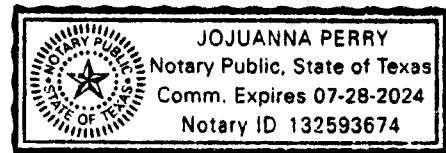
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced IDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001030*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, RYAN LAWTON FINDLEY AND MICHELLE LOUISE REINSTATLER, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 52, Unit(s) W32, AB Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 19, 2014, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$25,521.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2015024122, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

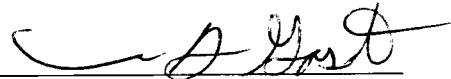
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

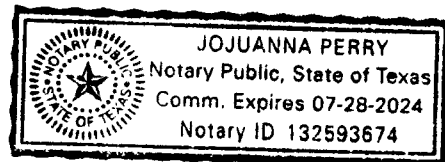
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001031*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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



**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ALBERT LEE FORTUNE AND CONNIE FELSCHER FORTUNE, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 34, Unit(s) W55, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 03, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$16,643.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016066113, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

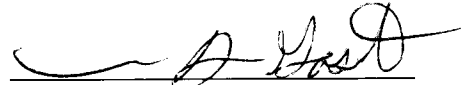
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

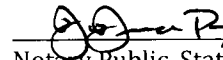
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

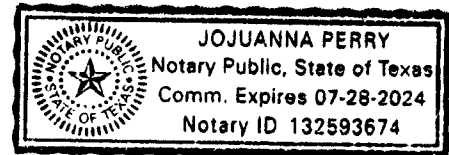
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001032*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JAMES MATTHEW GUERRERO AND SAMANTHA ELAINE GUERRERO, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 1, Unit(s) W41, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$8,855.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017072612, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

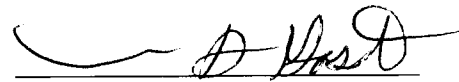
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

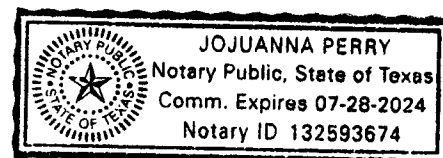
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

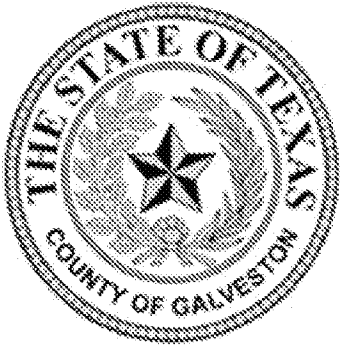
Instrument Number: *FILED2023001033*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JANIS ANNETTE GUILLORY AKA JANICE ANNETTE GUILLORY AND HAROLD GUILLORY JR, HER HUSBAND, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 27, Unit(s) E57, AB Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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, 2017, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$31,428.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017052991, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

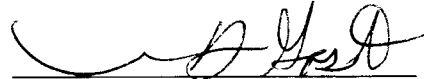
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

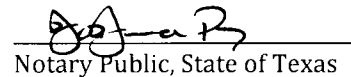


Mandie B. Gaston, Substitute Trustee

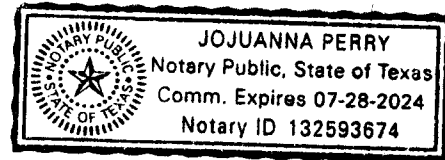
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001034*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JOHN ARTHUR HARDIN AND SHANNON ELAINE HARDIN, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 34, Unit(s) E55, AB Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 04, 2017, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$28,023.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2018056381, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

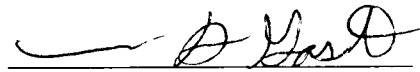
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

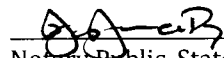
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

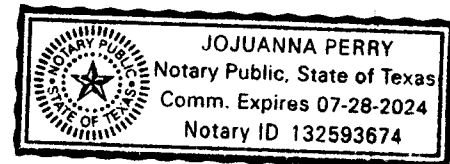
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001035*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, KRISTI JEANINE HERNANDEZ AND PHILLIP SIDNEY HERNANDEZ, HER HUSBAND, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 47, Unit(s) W11, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 18, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$10,906.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016013796, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

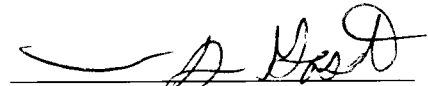
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

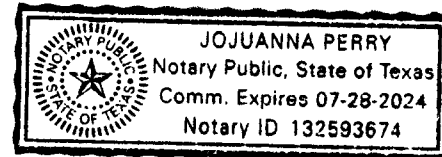
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001036*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, LINDA MCGOWAN JACOBS, A SINGLE WOMAN AND ANY HEIRS, GLENDA MCGOWAN KING, A SINGLE WOMAN, GINA KAY ASEBEDO, A MARRIED WOMAN AND AMY LYNN NIX, A MARRIED WOMAN, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 12, Unit(s) W11, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 27, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$12,308.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016060867, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

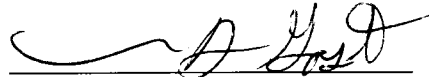
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

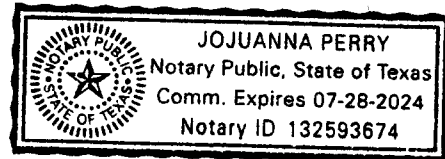
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

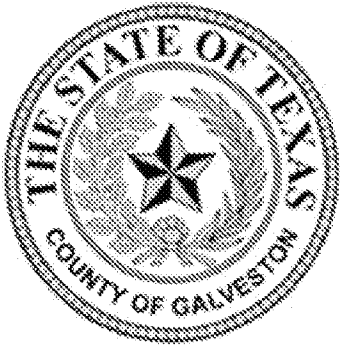
Instrument Number: *FILED2023001037*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ELIZABETH IRENE JAMES, A SINGLE WOMAN (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 9, Unit(s) W31, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$10,656.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016034002, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

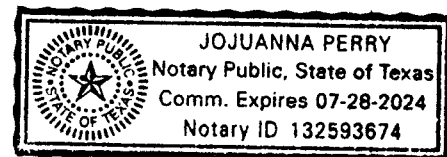
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001038*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DIANNA LEE JOHNSON AND ROY DOUGLAS JOHNSON, HER HUSBAND, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 39, Unit(s) E50, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$49,488.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016061360, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

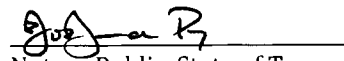


Mandie B. Gaston, Substitute Trustee

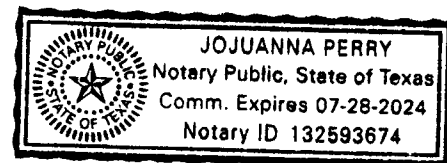
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

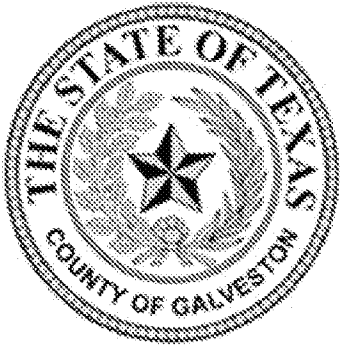
Instrument Number: *FILED2023001039*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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



**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JULIANA SUMEGUIN JOHNSON, MERVYN JAMES JOHNSON, HER HUSBAND AND MADELYN SUMEGUIN JOHNSON, A SINGLE WOMAN, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 22, Unit(s) E53, AB Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$36,701.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017021600, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

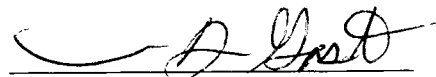
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

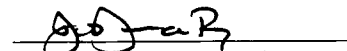
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

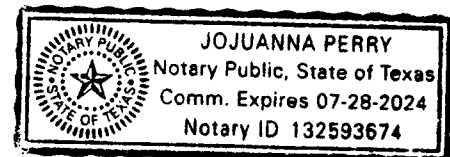
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001040*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, NELLENE MOYE JONES, A SINGLE WOMAN (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 34, Unit(s) W32, A Side, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 07, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$10,943.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016035784, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

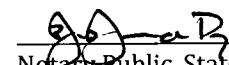
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

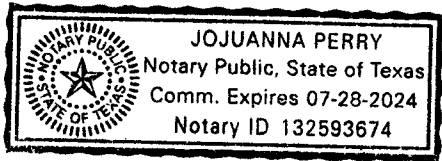
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

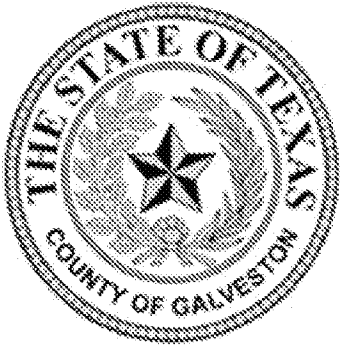
Instrument Number: *FILED2023001041*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, KATHLEEN A KELLER, A SINGLE WOMAN (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 50, Unit(s) E57, A Side, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 28, 2014, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$5,994.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016027118, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

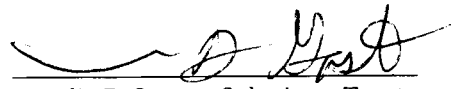
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

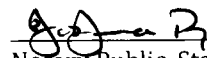
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

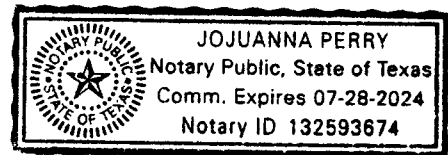
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001042*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ANGELA LEE KEMP AND RICHARD DAMON KEMP, HER HUSBAND, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 37, Unit(s) E51, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 11, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$10,052.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016032295, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

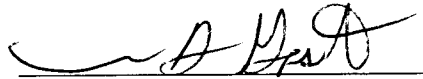
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.



Mandie B. Gaston, Substitute Trustee

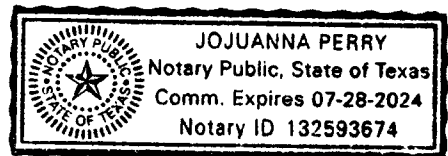
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001043*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, BILLY RAY KIRBY AND SHANNA SMITH KIRBY, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 30, Unit(s) E57, AB Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 13, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$42,825.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2018014259, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

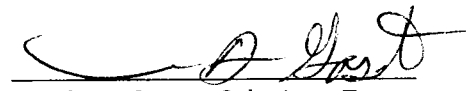
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

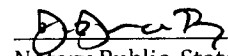
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

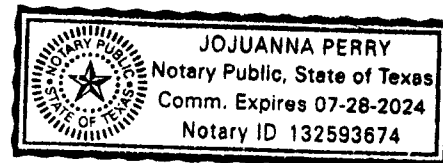
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001044*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ROBERT EARL LONG AND SUSIE H LONG, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 26, Unit(s) W21, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 06, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$27,109.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017040664, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

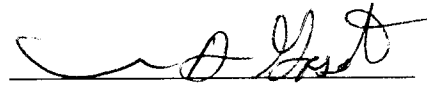
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

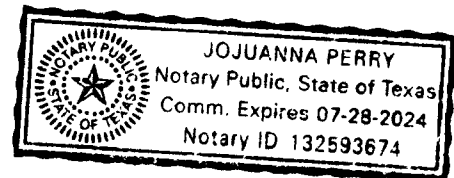
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

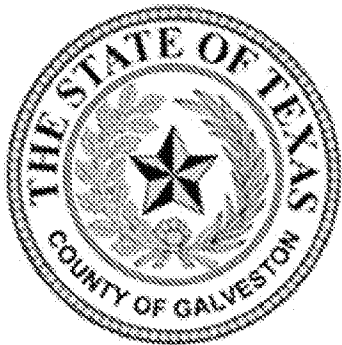
Instrument Number: *FILED2023001045*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DENIS LOPARDO DE CAMPOS AND PRISCILA MARIA DE BRUIJN FECCHIO, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 50, Unit(s) E42, A Side, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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, 2014, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$5,994.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016035624, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

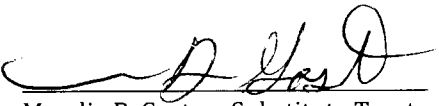
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

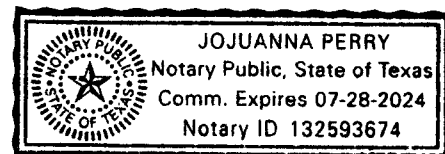
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001046*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ROBERT H LUNDY AND M S ADAMSLUNDY AND ANY HEIRS, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 6, Unit(s) W41, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 15, 2014, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$11,369.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016028566, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

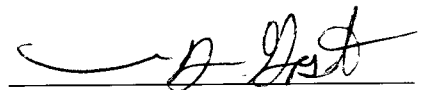
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

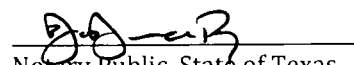
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

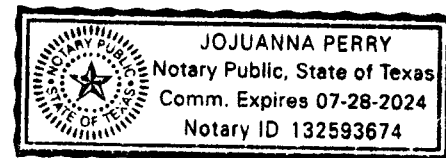
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

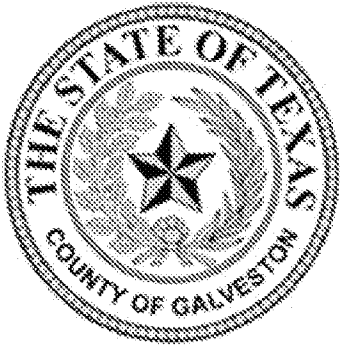
Instrument Number: *FILED2023001047*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 11:16AM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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



**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, BEVERLY BAILEM MILLER, A SINGLE WOMAN (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 8, Unit(s) E34, A Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 04, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$26,270.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016070283, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

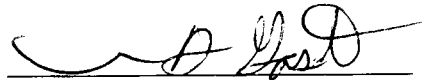
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

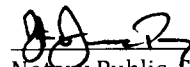
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

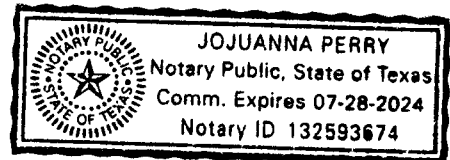
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001060*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, EDWARD J MILLER, A SINGLE MAN (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 21, Unit(s) E58, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 09, 2014, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$15,693.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2015028693, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

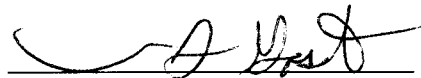
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

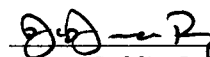
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

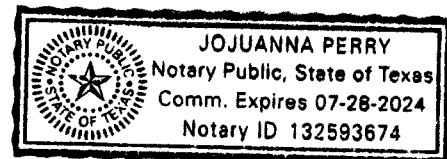
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

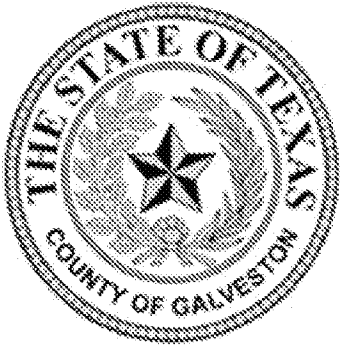
Instrument Number: *FILED2023001061*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MELISSA SPRING MILLER, A SINGLE WOMAN AND JEFFREY LANE MURPHY, A SINGLE MAN, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 9, Unit(s) E58, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 11, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$10,097.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016061298, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

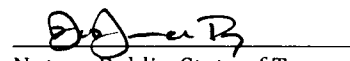
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

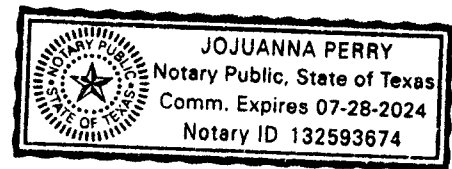
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001062*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, CONROY JAMES NINI, A SINGLE MAN (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 19, Unit(s) E15, A Side, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$10,073.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016073114, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

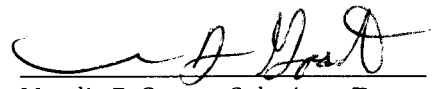
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

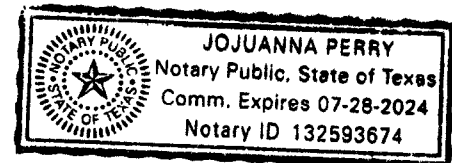
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001063*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, RAMONA NOONE AND JOHN ROBERT NOONE, HER HUSBAND, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 34, Unit(s) W42, AB Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 21, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$27,949.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017060064, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

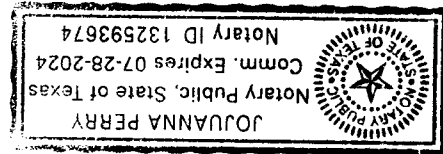
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001064*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DEAN ANDREW NUNEZ, A SINGLE MAN AND VANESSA RENEE HERRERA, A SINGLE WOMAN, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 15, Unit(s) E34, A Side, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$10,487.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017071749, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

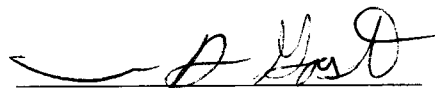
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

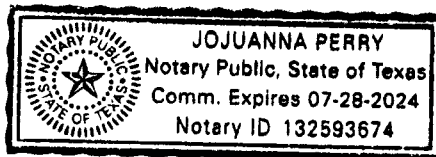
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

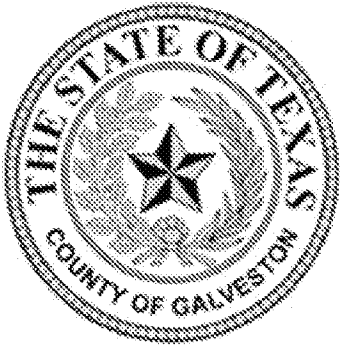
Instrument Number: *FILED2023001065*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, JAMES HUGH PULLEN AND KARLA GUENTERT PULLEN, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 30, Unit(s) E32, A Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 24, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$17,635.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016062383, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

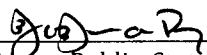
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

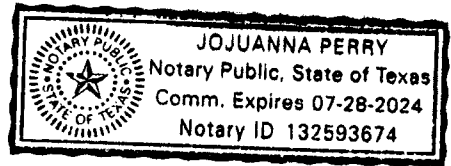
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001066*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, PEDRO RAMOS, A SINGLE MAN AND ANNETTE PETERSON BARBOZA, A SINGLE WOMAN, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 7, Unit(s) W44, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 21, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$11,369.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016048013, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

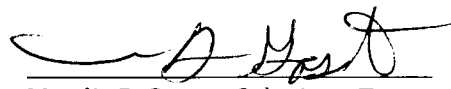
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

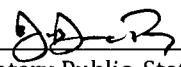
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

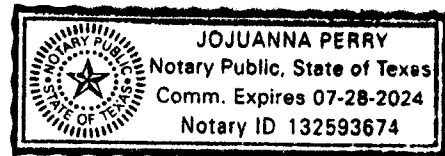
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

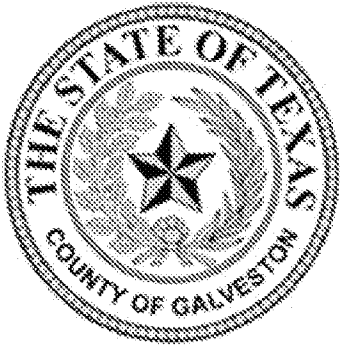
Instrument Number: *FILED2023001067*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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



**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MARLY ALEXANDRA REZZIO AND RICARDO ANDRES ICAZA, HER HUSBAND, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 34, Unit(s) E11, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 09, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$10,508.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016034541, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

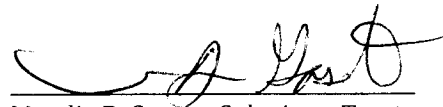
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

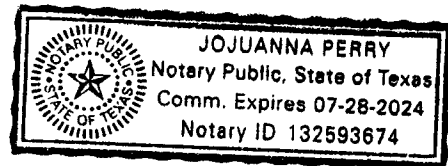
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001068*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, RUDY PATRICK RODRIGUEZ JR, A SINGLE MAN AND IRMA JEAN VASQUEZ, A SINGLE WOMAN, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 13, Unit(s) E17, B Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 22, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$19,929.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 201706040, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

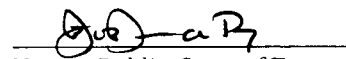


Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

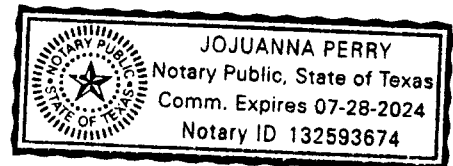
State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).



Notary Public, State of Texas

Attn: Foreclosures 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**

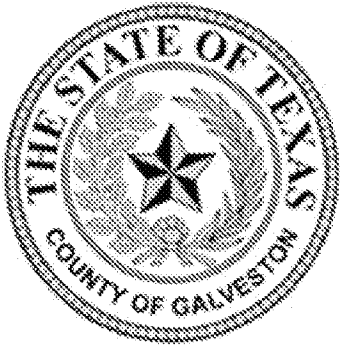
Instrument Number: *FILED2023001069*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, KELLEY LYNN SALYERS AND WHITLEY B SALYERS, HER HUSBAND, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 52, Unit(s) E11, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 15, 2014, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$7,884.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017040615, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

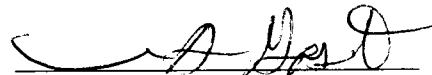
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

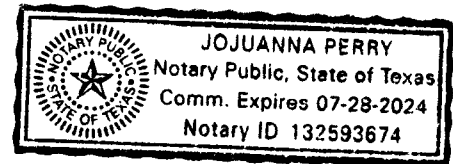
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001070*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, CHRISTOPHER DEON SANDERS, A SINGLE MAN (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 13, Unit(s) E17, A Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 24, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$18,945.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017005179, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

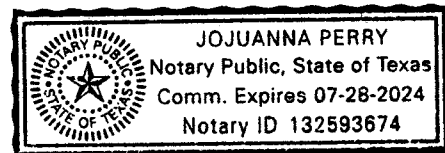
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001071*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ROBERT MICHAEL SHERIDAN AND SUZANA SHERIDAN, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 14, Unit(s) E32, AB Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 14, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$28,301.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016027036, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

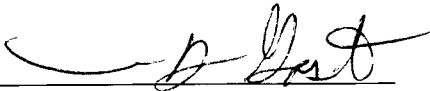
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

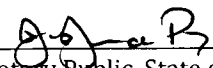
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

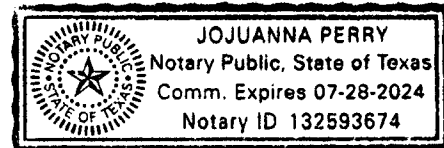
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TOL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001072*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, NICOLE LEILANI TERRAZAS AND OSCAR RENE TERRAZAS, HER HUSBAND, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 4, Unit(s) E56, A Side, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 22, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$9,349.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017017699, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

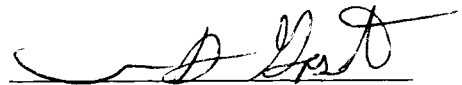
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

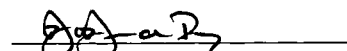
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

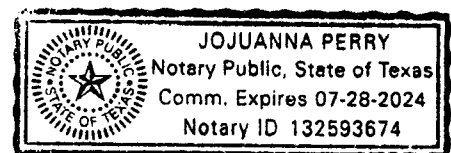
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

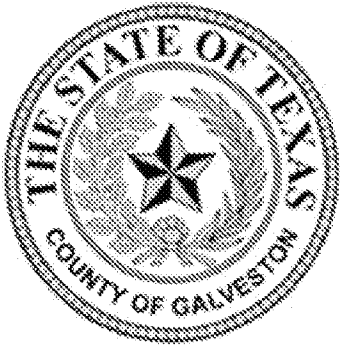
Instrument Number: *FILED2023001073*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, ROSEMARY TESKE AND KOSTA P KAVOURAS, HER HUSBAND, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 17, Unit(s) E25, A Side, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 02, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$11,162.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016035126, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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.**

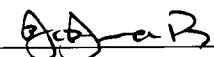
EXECUTED on the 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

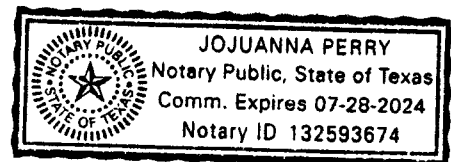
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001074*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DAWN SHONETTE THOMPSON AND LAMONT DONAHUE HOWARD, HER HUSBAND, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 39, Unit(s) W41, Frequency: Odd, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 24, 2014, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$10,674.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016034372, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

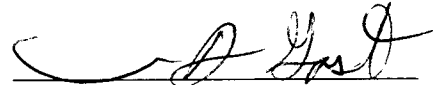
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

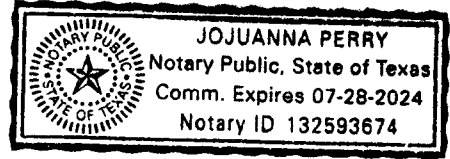
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001075*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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



**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, DYLAN DEAN WALFORD AND JENNIFER MARIE WALFORD, HIS WIFE, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 33, Unit(s) W30, A Side, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 06, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$10,146.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016043408, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

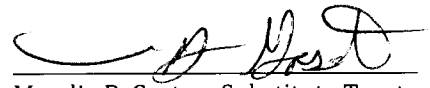
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

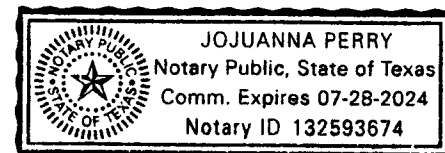
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001076*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, AMANDA G WATKINS AND SHAWN L WATKINS, HER HUSBAND, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 14, Unit(s) W30, A Side, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 06, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$10,146.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016035920, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

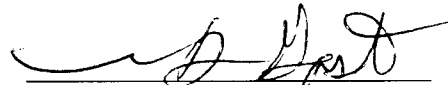
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

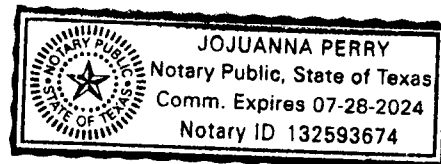
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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**

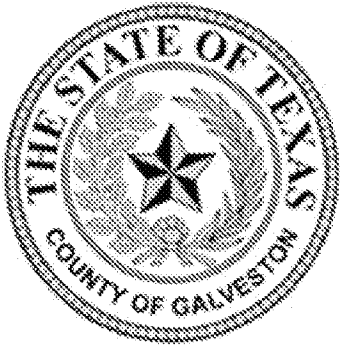
Instrument Number: *FILED2023001077*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, THOMAS GREGORY WERTHEIM, A SINGLE MAN (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 8, Unit(s) E56, AB Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 31, 2015, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$27,307.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2016029480, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

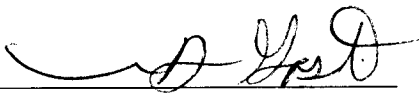
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

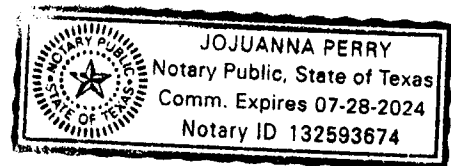
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TPL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001078*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, FREDRICKIE RENEE ZENO, A SINGLE WOMAN AND PILAR-RICARDO EDWARD DELEON, A SINGLE MAN, AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 21, Unit(s) E14, B Side, Frequency: Even, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 11, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$12,360.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2018051702, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

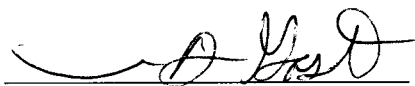
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.



Mandie B. Gaston, Substitute Trustee

Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

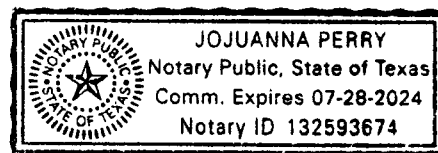
State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).



Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001079*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

State of Texas  
County of Galveston

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, MICHAEL J ZIEGENHAGEN, A SINGLE MAN (whether one or more, "Borrower(s)") is/are the owner(s) of certain real property more particularly described as follows (hereinafter referred to as "the Property"):

Interval Ownership Interest Week(s) 19, Unit(s) E57, AB Side, Frequency: Annual, in the Galveston Beach Resort, a condominium from 4:00PM of the first day to 4:00PM of the last day of the Interval Ownership Period corresponding thereto, as said Interval Ownership Period is numbered and defined in the Declaration of Condominium for Galveston Beach Resort, a condominium, dated June 23, 2004, and recorded as Instrument Number 2004046122 on July 12, 2004, in the Office of the County Clerk of Galveston County, Texas, as amended (the "Declaration"), which estate is succeeded by a succession of other such estates revolving in consecutive and chronological order annually, if said Interval Ownership Interest is an annual interest, or biennially, if said Interval Ownership Interest is a Biennial Interval Ownership Interest, it being the intent that such Interval Ownership Interest shall be considered a separate and independent estate held by the respective owner(s) thereof for and during the time period assigned to each estate in the Declaration and unless terminated as provided for the Declaration.

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 01, 2016, executed and delivered by Borrower for the benefit of Wilson Resort Finance, LLC to secure the payment of that certain Promissory Note (the "Note"), dated of even date therewith, in the original principal amount of \$20,663.00, executed by Borrower, and payable to the order of Wilson Resort Finance, LLC the Deed of Trust being recorded under Instrument Number 2017050731, Deed of Trust Records of Galveston County, Texas, and (2) that certain Assignment of Deed of Trust (the "Assignment") dated July 14, 2023, 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 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  | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 2. Lourdes Villareal | 2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050 |
| 3. Denise Gomez      | 9271 S John Young Pkwy, Orlando FL 32819                 |

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;

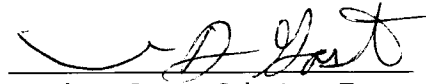
WHEREAS, notice is given that before the Foreclosure Sale, the Holder may appoint another person as Substitute Trustee to conduct the Foreclosure Sale; and

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, September 5, 2023, between 10:00A.M. and 4:00P.M., I will sell the Property at public auction 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 the sale will occur is 10:00A.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 National Guard of any 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 14 day of August, 2023.

  
Mandie B. Gaston, Substitute Trustee

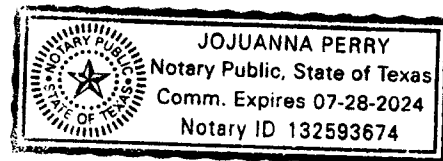
Substitute Trustee's Address:  
2100 State Hwy 360 N., Ste 900C, Grand Prairie, TX 75050

State of Texas  
County of Galveston

This instrument was acknowledged before me on August 14, 2023, by Mandie B. Gaston, as Substitute Trustee, who is personally known to me (or who has produced TDL as identification).

  
Notary Public, State of Texas

Attn: Foreclosures 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: *FILED2023001080*

Filing Fee: 3.00

Number Of Pages: 5

Filing Date: 08/14/2023 12:00PM

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*

---

Dwight D. Sullivan, County Clerk  
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

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