

## NOTICE OF FORECLOSURE SALE

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OR ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

**1. *Property to Be Sold.*** The property to be sold is described as follows: BEING LOT FOURTEEN (14) IN BLOCK SIX (6) OF THE SHARONDALE ADDITION TO THE CITY OF WACO, McLENNAN COUNTY, TEXAS, AS PER AMENDED PLAT RECORDED IN VOLUME 954, PAGE 287 McLENNAN COUNTY DEED RECORDS, PAGE 287 McLENNAN COUNTY DEED RECORDS.

**2. *Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 01/14/2010 and recorded in Document 2010003139 real property records of McLennan County, Texas.

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

Date: 01/03/2017

Time: 10:00 AM

Place: McLennan County Courthouse, Texas at the following location: THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE COURTHOUSE ON WASHINGTON ST. OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

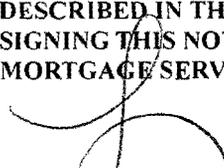
**4. *Terms of Sale.*** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

**5. *Obligations Secured.*** The Deed of Trust executed by ROBERT L MATHIS AND DELLA MATHIS, provides that it secures the payment of the indebtedness in the original principal amount of \$102,995.64, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. CIT Bank, N.A. is the current mortgagee of the note and deed of trust and FINANCIAL FREEDOM SENIOR FUNDING CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is CIT Bank, N.A. c/o FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, 2900 Esperanza Crossing, Austin, TX 78758 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

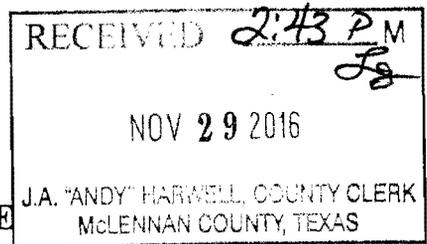
**6. *Order to Foreclose.*** CIT Bank, N.A. obtained a Order from the 414th District Court of McLennan County on 10/25/2016 under Cause No. 2016-2595-5. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

**7. *Substitute Trustee(s) Appointed to Conduct Sale.*** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint TIM LEWIS, DENISE BOERNER, BRENDA WIGGS, GUY WIGGS, MICHELLE SCHWARTZ, DONNA STOCKMAN, DAVID STOCKMAN, JUANITA COX, JIMMY CARROLL BREWER, STEPHEN RAWLINGS, DIASHA PERKINS, JASON BREWER, MICHAEL W. ZIENTZ OR CARL NIENDORFF, Substitute Trustee to act under and by virtue of said Deed of Trust.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

  
Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Lori Liane Long, Attorney at Law

  
TIM LEWIS, DENISE BOERNER, BRENDA WIGGS, GUY WIGGS, MICHELLE SCHWARTZ, DONNA STOCKMAN, DAVID STOCKMAN, JUANITA COX, JIMMY CARROLL BREWER, STEPHEN RAWLINGS, DIASHA PERKINS,



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1. **Property to Be Sold.** The property to be sold is described as follows: BEING LOT THREE (3) IN BLOCK ONE (1) OF THE AMENDED FINAL PLAT OF TRAILS OAKRIDGE ADDITION, PHASE ONE (1) TO THE CITY OF WACO, McLENNAN COUNTY, TEXAS, AS PER PLAT OF SAID ADDITION RECORDED UNDER CLERK'S FILE NUMBER 2008024660 OF THE OFFICIAL PUBLIC RECORDS OF McLENNAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 06/27/2012 and recorded in Document 2012020659 real property records of McLennan County, Texas.

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

Date: 01/03/2017

Time: 10:00 AM

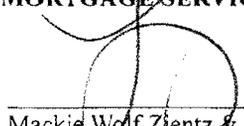
Place: McLennan County Courthouse, Texas at the following location: THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE COURTHOUSE ON WASHINGTON ST. OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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, except as to the warranties of title, if any, provided for under the deed of trust.

5. **Obligations Secured.** The Deed of Trust executed by ETHEL REA TIMMS AND MARION TIMMS JR, provides that it secures the payment of the indebtedness in the original principal amount of \$210,775.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. FREEDOM MORTGAGE CORPORATION is the current mortgagee of the note and deed of trust and FREEDOM MORTGAGE is mortgage servicer. A servicing agreement between the mortgagee, whose address is FREEDOM MORTGAGE CORPORATION c/o FREEDOM MORTGAGE, 10500 Kincaid Dr, Ste 300, Fishers, IN 46037 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint TIM LEWIS, DENISE BOERNER, BRENDA WIGGS, GUY WIGGS, MICHELLE SCHWARTZ, DONNA STOCKMAN, DAVID STOCKMAN, JUANITA COX, JIMMY CARROLL BREWER, STEPHEN RAWLINGS, DIASHA PERKINS, JASON BREWER, MICHAEL W. ZIENTZ OR CARL NIENDORFF, Substitute Trustee to act under and by virtue of said Deed of Trust.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

  
Mackie Wolf Zientz & Mann, P.C.

Brandon Wolf, Attorney at Law

L. Keller Mackie, Attorney at Law

Vori Liane Long, Attorney at Law

Tracey Midkiff, Attorney at Law

Joseph Modric, Attorney at Law

Parkway Office Center, Suite 900

14160 North Dallas Parkway



TIM LEWIS, DENISE BOERNER, BRENDA WIGGS, GUY

WIGGS, MICHELLE SCHWARTZ, DONNA STOCKMAN,

DAVID STOCKMAN, JUANITA COX, JIMMY CARROLL

BREWER, STEPHEN RAWLINGS, DIASHA PERKINS,

JASON BREWER, MICHAEL W. ZIENTZ OR CARL

NIENDORFF

c/o AVT Title Services, LLC

1101 Ridge Rd. Suite 222

RECEIVED 2:43 P M  
Jg  
NOV 29 2016  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS

## NOTICE OF FORECLOSURE SALE

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OR ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

**1. *Property to Be Sold.*** The property to be sold is described as follows: TRACT 76 OF WESTRIDGE SECTION 2 IN MCLENNAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOL. 1339, PAGE 879 OF THE MCLENNAN COUNTY DEED RECORDS.

**2. *Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 03/18/2004 and recorded in Document 2004027544 real property records of McLennan County, Texas.

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

Date: 01/03/2017

Time: 10:00 AM

Place: McLennan County Courthouse, Texas at the following location: THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE COURTHOUSE ON WASHINGTON ST. OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

**4. *Terms of Sale.*** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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, except as to the warranties of title, if any, provided for under the deed of trust.

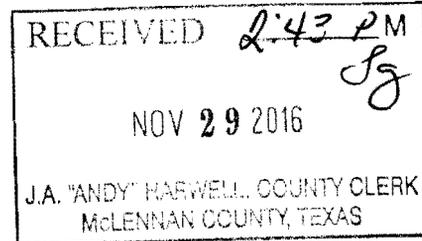
**5. *Obligations Secured.*** The Deed of Trust executed by NAOMI R DOBOGAI, provides that it secures the payment of the indebtedness in the original principal amount of \$72,290.29, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. WILMINGTON SAVINGS FUND SOCIETY, FSB, DOING BUSINESS AS CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR BCAT 2015-14ATT is the current mortgagee of the note and deed of trust and SELENE FINANCE LP is mortgage servicer. A servicing agreement between the mortgagee, whose address is WILMINGTON SAVINGS FUND SOCIETY, FSB, DOING BUSINESS AS CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR BCAT 2015-14ATT c/o SELENE FINANCE LP, P. O. Box 422039, Houston, TX 77242-4239 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. *Order to Foreclose.*** WILMINGTON SAVINGS FUND SOCIETY, FSB, DOING BUSINESS AS CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR BCAT 2015-14ATT obtained a Order from the 170th District Court of McLennan County on 09/22/2016 under Cause No. 2016-2833-4. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

**7. *Substitute Trustee(s) Appointed to Conduct Sale.*** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint TIM LEWIS, DENISE BOERNER, BRENDA WIGGS, GUY WIGGS, MICHELLE SCHWARTZ, DONNA STOCKMAN, DAVID STOCKMAN, JUANITA COX, JIMMY CARROLL BREWER, STEPHEN RAWLINGS, DIASHA PERKINS, JASON BREWER, MICHAEL W. ZIENTZ OR CARL NIENDORFF, Substitute Trustee to act under and by virtue of said Deed of Trust.

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Our File Number: 15-03955  
Name: ETHAN A. LOWE AND CHANDRA M. LOWE, HUSBAND AND WIFE



### **NOTICE OF TRUSTEE'S SALE**

WHEREAS, on April 8, 2010, ETHAN A. LOWE AND CHANDRA M. LOWE, HUSBAND AND WIFE, executed a Deed of Trust/Security Instrument conveying to LAURELA. MEYER, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION D/B/A ADVANTAGE HOME LOANS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 2010011126, in the DEED OF TRUST OR REAL PROPERTY records of **MCLENNAN COUNTY, TEXAS**; and

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, JANUARY 3, 2017**, between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, I will sell said Real Estate at the County Courthouse in **MCLENNAN COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows:

LOT 5, BLOCK 8, AMENDED PLAT OF OAKDALE ADDITION PART 5, VILLAGE OF WOODWAY, MCLENNAN COUNTY, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 898, PAGE(S) 648, OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS.

Property Address: 838 WHITE OAK DR  
WOODWAY, TX 76712  
Mortgage Servicer: BANK OF AMERICA, N.A.  
Noteholder: BANK OF AMERICA, N.A.  
7105 CORPORATE DRIVE  
PLANO, TX 75024-4100

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

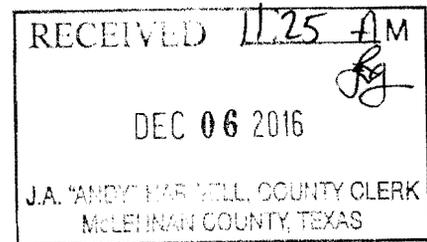
### **ACTIVE MILITARY SERVICE NOTICE**

**Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

WITNESS MY HAND this <sup>29 day of November</sup> ~~1<sup>st</sup> day of December~~, 2016.

  
\_\_\_\_\_  
Tim Lewis, David Stockman, Brenda Wiggs,  
Donna Stockman, Denise Boerner, Phillip Pierceall,  
Stephen Mayers, Colette Mayers, Ross Bandy,  
Travis Kaddatz, Troy Robinett, Wes Wheat,  
Frederick Britton, Robert Aguilar, John Beazley,  
Wendy Lambert, Aaron Parker, John Person,  
Patrick Zwiers, Jack Burns II, Guy Wiggs,  
Kristopher Holub, Michelle Schwartz, Substitute  
Trustees

Marinosci & Law Group  
14643 Dallas Parkway, Suite 750  
Dallas, Texas 75254  
(972) 331-2300



## NOTICE OF FORECLOSURE SALE

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1. *Property to Be Sold.* The property to be sold is described as follows: BEING Lot Seven (7) in Block Thirty-one (31) of Huaco Heights Addition to the City of Waco, McLennan County, Texas, as per plat of said addition recorded in Volume 254, Page 506, McLennan County Deed Records.

2. *Instrument to Be Foreclosed.* The instrument to be foreclosed is the *Deed of Trust* recorded under Clerk's File Number 2013023301, Official Public Records of McLennan County, Texas.

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

Date: January 3, 2017

Time: The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

Place: McLennan County Courthouse in Waco, Texas, at the following location: At the top of the outside steps to the second floor in front of the McLennan County Courthouse on Washington Avenue, Waco, McLennan County, Texas.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the *Texas Property Code*. The reposting or refiling may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all

prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the *Texas Property Code*, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

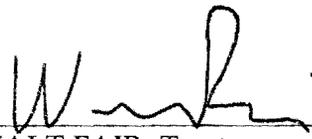
5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Mark Juarez and Janne Silva Tovar.

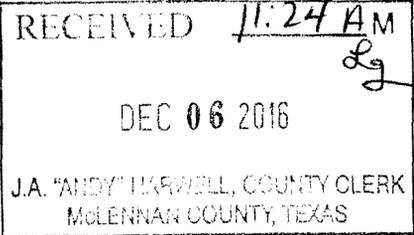
6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of \$71,500.00, executed by Mark Juarez and Janne Silva Tovar, and payable to the order of Gabriel Ramirez, who is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Gabriel Ramirez.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated December 6, 2016.

  
\_\_\_\_\_  
WALT FAIR, Trustee



## NOTICE OF FORECLOSURE SALE

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

1. *Property to Be Sold.* The property to be sold is described as follows: BEING Lot Eighteen (18) in Block Nine (9) of the Oaklawn Terrace Addition, to the City of Waco, McLennan County, Texas, as per plat of said addition recorded in Volume 254, Page 512 of the Deed Records of McLennan County, Texas.

2. *Instrument to Be Foreclosed.* The instrument to be foreclosed is the *Deed of Trust* recorded under Clerk's File Number 2015039382, Official Public Records of McLennan County, Texas.

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

Date: January 3, 2017

Time: The sale will begin no earlier than 10:00 A.M or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

Place: McLennan County Courthouse in Waco, Texas, at the following location: At the top of the outside steps to the second floor in front of the McLennan County Courthouse on Washington Avenue, Waco, McLennan County, Texas.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the *Texas Property Code*. The reposting or refiled may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all

prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the *Texas Property Code*, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Sherry D. Scholes.

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of \$53,900.00, executed by Sherry D. Scholes, and payable to the order of J.R. Grace Investments, LLC, a Texas limited liability company, which is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, J.R. Grace Investments, LLC, a Texas limited liability company.

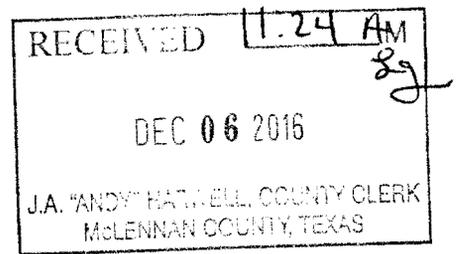
7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated December 6, 2016.



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WALT FAIR, Trustee



## NOTICE OF FORECLOSURE SALE

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1. *Property to Be Sold.* The property to be sold is described as follows: BEING a tract of land out of Lots 2 and 3, Block 2 of the J.J. Dean Addition to the City of Waco, McLennan County, Texas, according to the plat of said addition recorded in Volume 232, Page 212 of McLennan County Deed Records and being more particularly described as follows:

Beginning at a point in the south line of Proctor Avenue, 17 feet east of the west line of Lot 2, Block 2 of the J.J. Dean Addition to the City of Waco, McLennan County, Texas;

Thence in a westerly direction with the south line of Proctor Avenue 60 feet;

Thence in a southerly direction parallel with the west line of said Lot 2, Block 2, 165 feet to an alley;

Thence in an easterly direction along the north line of said alley 60 feet;

Thence in a northerly direction, parallel with the west line of said Lot 2, Block 2, 164 feet to the place of beginning, being parts of Lot 2 and 3, Block 2 of the said J.J. Dean Addition to the City of Waco, McLennan County, Texas, and being the same property conveyed to John K. Ekiss and wife, Beatrice L. Ekiss, by deed dated February 12, 1952, recorded in Volume 693, Page 176 of the McLennan County Deed Records, and being the property known and numbered as 2514 Proctor in the City of Waco, McLennan County, Texas.

2. *Instrument to Be Foreclosed.* The instrument to be foreclosed is the *Deed of Trust* recorded under Clerk's File Number 2007043456, Official Public Records of McLennan County, Texas.

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

Date: January 3, 2017

Time: The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

Place: McLennan County Courthouse in Waco, Texas, at the following location: At the top of the outside steps to the second floor in front of the McLennan County Courthouse on Washington Avenue, Waco, McLennan County, Texas.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the *Texas Property Code*. The reposting or refiled may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the *Texas Property Code*, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Edwin Rapoz and Lola Rapoz.

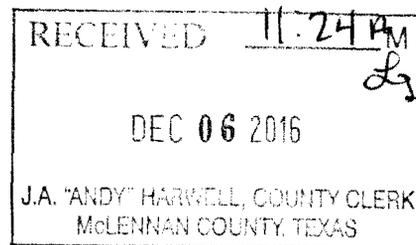
6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of \$54,000.00, executed by Edwin Rapoz and Lola Rapoz, and payable to the order of Lisa Torgersen. Penguin Real Estate, LLC, a Texas limited liability company is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Lisa Torgersen.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated December 6, 2016.

  
\_\_\_\_\_  
WALT FAIR, Trustee



## NOTICE OF FORECLOSURE SALE

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

1. *Property to Be Sold.* The property to be sold is described as follows: BEING Lot Seven (7) in Block "A" of Southern Guaranty Subdivision to the City of Waco, McLennan County, Texas, as per plat of said addition recorded in Volume 275, Page 310, McLennan County Deed Records.

2. *Instrument to Be Foreclosed.* The instrument to be foreclosed is the *Deed of Trust* recorded under Clerk's File Number 2013037580, Official Public Records of McLennan County, Texas.

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

Date: January 3, 2017

Time: The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

Place: McLennan County Courthouse in Waco, Texas, at the following location: At the top of the outside steps to the second floor in front of the McLennan County Courthouse on Washington Avenue, Waco, McLennan County, Texas.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the *Texas Property Code*. The reposting or refiled may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly

urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the *Texas Property Code*, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Jesus Cepeda-Yanez.

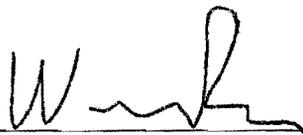
6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of \$55,000.00, executed by Jesus Cepeda-Yanez, and payable to the order of Parrish Todd Dorton, who is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Parrish Todd Dorton.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

Dated December 6, 2016.

  
\_\_\_\_\_  
WALT FAIR, Trustee

## NOTICE OF TRUSTEE'S SALE

Date: December 5, 2016

Trustee: John Malone

Trustee's Street Address: 5400 Bosque Blvd., Ste. 650, Waco, Texas 76710

Lender: Members Choice of Central Texas Federal Credit Union

### Note

Date: October 26, 2004

Borrower: Christine Stewart

Payee: Members Choice of Central Texas Federal Credit Union

Principal Amount: \$15,000.00

### Deed of Trust

Date: October 26, 2004

Grantor: Christine Stewart

Trustee: Lynn D. Talbert

Original Beneficiary: Members Choice of Central Texas Federal Credit Union

Recording information: Instrument # 2004043883 of the Official Public Records of McLennan County, Texas

Property: Being Lot Eight (8) , in Block Five(5), of the Witt Addition to the City of Waco, McLennan County, Texas as per plat recorded in Vol. 213, page 14, of the Deed Records of McLennan County, Texas, and more commonly known as: 521 Hatton, Waco, Texas 76704

County: McLennan

Date of Sale (first Tuesday of month): January 3, 2017

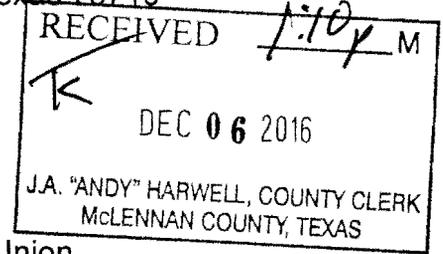
Time of Sale: 1:00 p.m. or within three hours thereof

Place of Sale: At the top of the steps in front of the McLennan County Courthouse in Waco, Texas

John Malone is the Trustee under the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

**NOTICE: Assert and protect your rights as a member of the armed forces to the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

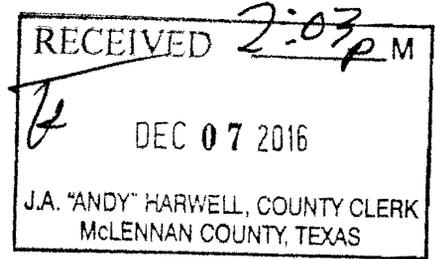


*John Malone*

JOHN MALONE

TRUSTEE (254) 772-3722

**NOTICE OF TRUSTEE'S SALE**



**Date:** December 7, 2016

**Trustee:** A.W. Hines

**Mortgagee:** 101 PARTNERSHIP, LTD. a Texas Limited Partnership

**Note:** A note in the original principal amount of Forty-Eight Thousand Five Hundred Five and 00/100 Dollars (\$48,505.00), as described in the Deed of Trust.

**Deed of Trust**

**Date:** July 17, 2015

**Grantor:** Zachariah Walters

**Mortgagee:** 101 PARTNERSHIP, LTD., a Texas limited partnership

**Recording information:** *Deed of Trust* recorded under Clerk's File Number 2015022544, Official Public Records of McLennan County, Texas.

**Property:** Tract 2, Blue Cut Ranch, a platted subdivision in McLennan County, Texas Plat filed in the Official Public Records of McLennan County, Texas, File Number 201402330.

**County:** McLennan County, Texas

**Substitute Trustee's Name:** MARY BARR

**Substitute Trustee's Address:** 601 Lake Air Drive, Suite B, Waco, McLennan County, Texas 76710

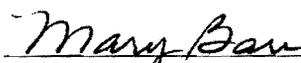
**Date of Sale (first Tuesday of month):** January 3, 2016

**Time of Sale:** The sale will take place at 1:00 p.m. Central Standard Time or not later than three hours after that time.

**Place of Sale:** At the top of the outside steps to the McLennan County Courthouse in Waco, McLennan County, Texas.

Mortgagee has appointed MARY BARR as Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

  
\_\_\_\_\_  
Mary Barr

RECEIVED 3:50 P M  
K  
DEC 07 2016  
J.A. "ANDY" HARWELL, COUNTY CLERK  
McLENNAN COUNTY, TEXAS

**NOTICE OF TRUSTEE'S SALE**

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

Date: **December 7, 2016**

Trustee: **DWIGHT KRZYWONSKI**  
3421 Bosque Boulevard  
Waco, Texas 76710

Mortgagee: **DWIGHT KRZYWONSKI**

Note: **Dated April 9, 2011, payable to the order of Dwight Krzywonski**

Deed of Trust

Date: **Dated April 9, 2011, recorded in the Official Public Records of McLennan County, Texas under Document #2011010548**

Grantor: **ANITA MEDRANO**

Mortgagee: **DWIGHT KRZYWONSKI**

Recording information: **Deed of Trust recorded in the Official Public Records of McLennan County, Texas under Document #2011010548**

Property:

Lots Eleven (11) and Twelve (12) in Block Four (4) of the Sunset Addition to the City of Waco, McLennan County, Texas, as per plat recorded in Volume 275, Page 200, McLennan County Deed Records.

County: **McLennan County, Texas**

Trustee's Name: **DWIGHT KRZYWONSKI**

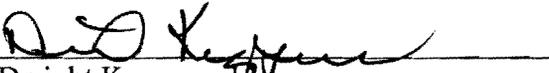
Trustee's Address: 3421 Bosque Boulevard, Waco, McLennan County, Texas 76710

Date of Sale: January 3, 2017

Time of Sale: 11:00 a.m.

Place of Sale: I will sell the property at the top of the outside steps to the second floor in front of the courthouse on Washington Avenue, as designated by the Commissioners Court, in McLennan County, Texas, to the highest bidder for cash.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

  
Dwight Krzywonski,

Trustee

## NOTICE OF TRUSTEE'S SALE

Date: December 6, 2016

Trustee: John Malone

Trustee's Street Address: 5400 Bosque Blvd., Ste. 650, Waco, Texas 76710

Lender: Ralph Lee

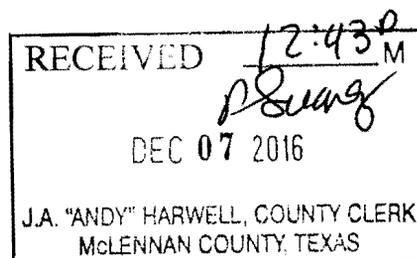
### Note

Date: August 5, 2015

Borrower: David A. Strickland

Payee: Ralph Lee

Principal Amount: \$74,500.00



### Deed of Trust

Date: August 5, 2015

Grantor: David A. Strickland

Trustee: John Malone

Original Beneficiary: Ralph Lee

Recording information: Instrument #2015026662 of the Official Public Records of McLennan County, Texas

Property: Being part of Lot Eleven (11) and Twelve (12) in Block Five (5) of the Oak Lawn Terrace Addition to the City of Waco, McLennan County, Texas, as per plat of said addition recorded in Volume 254, page 512, McLennan County Deed Records, and being the same property conveyed to Amanda Garvin in Warranty Deed recorded as Instrument # 2008035981 of the Official Public Records of McLennan County, Texas, and more commonly known as: 1406 Strickland, Waco, McLennan County, Texas 76705

County: McLennan

Date of Sale (first Tuesday of month): January 3, 2017

Time of Sale: 1:00 p.m. or within three hours thereof

Place of Sale: At the top of the steps in front of the McLennan County Courthouse in Waco, Texas

John Malone is the Trustee under the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

**NOTICE: Assert and protect your rights as a member of the armed forces to the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

*John Malone*

JOHN MALONE  
TRUSTEE (254) 772-3722

## NOTICE OF SUBSTITUTE TRUSTEE SALE

**Deed of Trust Date:**  
12/18/1998

**Original Beneficiary/Mortgagee:**  
CORNERSTONE MORTGAGE COMPANY

**Recorded in:**  
**Volume:** 397  
**Page:** 821  
**Instrument No:** 9841715

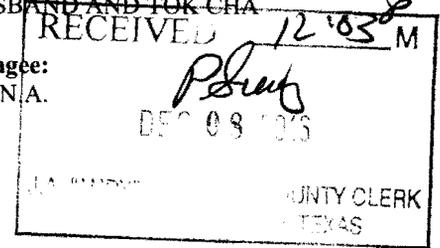
**Mortgage Servicer:**  
BANK OF AMERICA, N.A. is representing the  
Current Beneficiary/Mortgagee under a servicing  
agreement with the Current Beneficiary/Mortgagee.

**Grantor(s)/Mortgagor(s):**  
KEITH A. GOINS, HUSBAND AND TOK CHA  
HAN, WIFE

**Current Beneficiary/Mortgagee:**  
BANK OF AMERICA, N.A.

**Property County:**  
MCLENNAN

**Mortgage Servicer's Address:**  
7105 Corporate Drive, Plano, TX 75024



**Legal Description:** LOT 7, IN BLOCK 4, OF ROLLING MEADOWS ESTATES ADDITION, PART 3, TO THE CITY OF HEWITT, MCLENNAN COUNTY, TEXAS ACCORDING TO THE PLAT OF SAID ADDITION RECORDED IN VOLUME 1253, PAGE 271 OF THE MCLENNAN COUNTY DEED RECORDS.

**Date of Sale:** 1/3/2017

**Earliest Time Sale Will Begin:** 10:00 AM

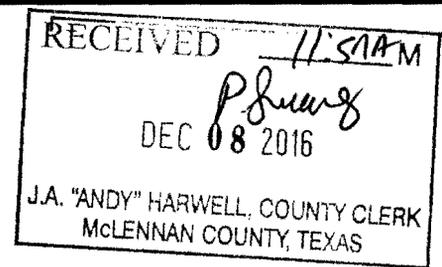
**Place of Sale of Property:** McLennan County Courthouse, 501 Washington Avenue, Waco, TX 76701 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**Notice Pursuant to Tex. Prop. Code § 51.002(i):**  
Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

Phillip Pierceall, Stephen Mayers, Colette Mayers, Aaron Parker, Wendy Lambert, John Beazley, Ross Bandy, Travis Kaddatz, Troy Robinett, John Person, Robert Aguilar, Wes Wheat, Patrick Zwierns, Kristopher Holub, Frederick Britton, Jack Burns II, Tim Lewis, Brenda Wiggs, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Lori McCarty, Denise Boerner  
or Cole D. Patton  
or Denny Tedrow  
MCCARTHY HOLTHUS - TEXAS, LLP  
ATTN: SALES  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

File Number: TX-16-7037-MC



**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

**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 as a member of the Texas national Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

WHEREAS, on 6/17/1997, BENNY E. WEBSTER AND WIFE, CAROL A. WEBSTER, executed a Deed of Trust conveying to JAMES B. WITHEROW as Trustee, the Real Estate hereinafter described, to FT MORTGAGE COMPANIES D/B/A SUNBELT NATIONAL MORTGAGE, A KANSAS CORPORATION, in the payment of a debt therein described, said Deed of Trust being recorded under Instrument 9716512, Volume 155, Page 536, in the DEED OF TRUST OR REAL PROPERTY records of MCLENNAN COUNTY, Texas; and

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 1/3/2017 beginning not earlier than 10:00 AM, or not later than three hours thereafter, I will sell said Real Estate in MCLENNAN COUNTY, TEXAS to the highest bidder for cash. The sale will be conducted in the area designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted at the location where this Notice of Trustee's Sale was posted. Said Real Estate is described as follows:

**BEING LOT EIGHTEEN (18) IN BLOCK SEVENTEEN (17) OF J.J. DEAN ADDITION TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS, AS PER PLAT OF SAID ADDITION RECORDED IN VOLUME 232, PAGE 212, MCLENNAN COUNTY DEED RECORDS.**

Property Address: **2809 WINDSOR AVE, WACO, TX 76708**

Mortgage Servicer: **Caliber Home Loans, Inc.**

Mortgage Servicer Address: **13801 WIRELESS WAY, OKLAHOMA CITY, OK, 73134**

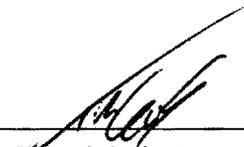
Reinstatement Line: **(800) 401-6587**

Noteholder: **U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust**

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

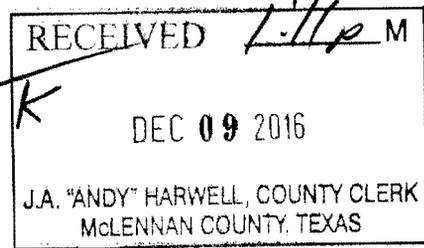
WITNESS MY HAND this day, December 8, 2016

When recorded please return to:  
**Caliber Home Loans, Inc. – Document Control**  
**13801 WIRELESS WAY**  
**OKLAHOMA CITY, OK 73134**

  
\_\_\_\_\_  
Tim Lewis, Denise Boerner, Brenda Wiggs, Donna Stockman, David Stockman, Guy Wiggs, Lori McCarty, Juanita Cox, Jimmy Carroll Brewer, Stephen Rawlings, Diasha Perkins, Jason Brewer,  
Substitute Trustee



4601449



## Notice of Trustee's Sale

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

**Date:** December 7, 2016

**Trustee:** Stephen R. Fontaine

**Lender:** The First National Bank of Central Texas

**Note:** a note dated March 20, 2012 in the original principal amount of \$671,823.76, as described in the deed of trust

### Deed of Trust

**Date:** March 20, 2012

**Grantor:** Santa Fe Express Stores, Inc., a Texas corporation

**Lender:** The First National Bank of Central Texas

**Recording information:** Clerk's File No. 2012009404 of the Official Public Records of McLennan County, Texas

**Property:** Being all of that tract of land in McLennan County, Texas out of the T.J. Chambers Grant, and being all of that called 1.124 acres of land described as Tract #1 more fully described in the attached Exhibit "A".

**County:** McLennan

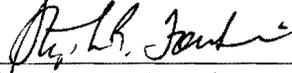
**Date of Sale (first Tuesday of month):** January 3, 2017

**Time of Sale:** 11:00 a.m.

**Place of Sale:** McLennan County Courthouse, outside the second floor entrance on the Washington Street side of the Courthouse, as designated by the County Commissioner's Court of said county pursuant to Section 51.002 of the Texas Property Code, and recorded in the real property records of such county as the area where foreclosure sales are to take place

Lender has appointed Stephen R. Fontaine as Trustee under the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash "AS IS". The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.



---

Stephen R. Fontaine  
1105 Wooded Acres, Suite 200  
Waco, Texas 76710  
Telephone: (254) 741-1840  
Telecopier: (254) 741-1894

**EXHIBIT A**

BEING all of that tract of land in McLennan County, Texas, out of the T. J. Chambers Grant, and being all of that called L.124 acres of land described as Tract # 1 in a deed to Away Marketing, Inc. as recorded in Volume 1458, Page 103 of the Deed Records of McLennan County, Texas, and being further described as follows:

**BEGINNING** at a 5/8 inch steel rod found in the Southwest line of Factory Drive at the North corner of said L.124 acres and the East corner of Lot 2 in Block A. of the West Waco Industrial District, Part 3, as recorded in Volume 910, Page 17 of the Deed Records of McLennan County, Texas;

**THENCE** along said Use of Factory Drive as follows:

South 43 degrees 57 minutes 00 seconds East, 171.92 feet to a 1/2 inch steel rod rod;  
South 31 degrees 31 minutes 16 seconds East, 21.60 feet to a 1/2 inch steel rod set at the East corner of said L.124 acres and the North corner of that called L.215 acres of land described in a deed to Southwestern Bell Telephone Company as recorded in Volume 812, Page 197 of the Deed Records of McLennan County, Texas;

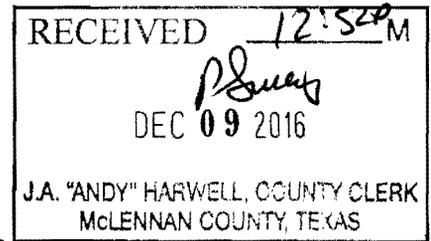
**THENCE** South 51 degrees 16 minutes 41 seconds West, 302.17 feet to a 5/8 inch steel rod found at the South corner of said L.124 acres and the West corner of said L.215 acres;

**THENCE** North 31 degrees 26 minutes 37 seconds West, 22.59 feet to a 1/2 inch steel rod set for corner;

**THENCE** North 46 degrees 14 minutes 00 seconds West, 132.30 feet to a 1/2 inch steel rod set at the West corner of said L.124 acres and the South corner of said Lot 2;

**THENCE** North 43 degrees 46 minutes 00 seconds East (Bearing Basis), 305.40 feet along the Northwest line of said L.124 acres to the Point of Beginning, containing 1.115 acres of land.

NOTICE OF TRUSTEE'S SALE



Date: December 9, 2016

Trustee: John Malone

Trustee's Street Address: 5400 Bosque Blvd., Ste. 650, Waco, Texas 76710

Lender: Amerigo, Inc.

Note

Date: May 6, 2002

Borrower: Roosevelt Roddy, Jr., a single man

Payee: Amerigo, Inc.

Principal Amount: \$44,987.00

Deed of Trust

Date: May 6, 2002

Grantor: Roosevelt Roddy, Jr., a single man

Trustee: John Malone

Original Beneficiary: Amerigo, Inc.

Recording information: Instrument # 2002021085 of the Official Public Records of McLennan County, Texas

Property: 2.816 acres of land in the J.A. Manchaca Grant, McLennan County, Texas, more fully described in the attached Exhibit A and commonly known as 271 Bachelors Lane, Riesel, Texas 76682

Modification: (most recently modified and extended)

Date: May 13, 2008

Recording information: Instrument # 2008023331 of the Official Public Records of McLennan County, Texas

Obligor: Roosevelt Roddy, Jr.

Holder of Note: Amerigo, Inc.

County: McLennan

Date of Sale (first Tuesday of month): January 3, 2017

Time of Sale: 10:00 a.m. or within three hours thereof

Place of Sale: At the top of the outside steps to the Second Floor in front of the McLennan County Courthouse in Waco, Texas.

John Malone is Trustee under the Deed of Trust. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

**NOTICE: Assert and protect your rights as a member of the armed forces to the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

*John Malone*

JOHN MALONE, TRUSTEE  
(254) 772-3722

EXHIBIT A

FIELD NOTES FOR 2.816 ACRES OF LAND IN THE J.A. MANCHACA GRANT, MC LENNAN COUNTY, TEXAS, BEING PART OF THAT CERTAIN CALLED 2.08 ACRE TRACT OF LAND CONVEYED TO THEODORE WILLS MARTIN ET AL AS RECORDED IN VOLUME 1387 PAGE 67 OF THE DEED RECORDS OF MC LENNAN COUNTY, TEXAS AND PART OF THAT CERTAIN TRACT CONVEYED TO MARILYN RODDY AS RECORDED IN VOLUME 1636 PAGE 349 OF SAID DEED RECORDS AND ALL OF THAT CALLED 0.5 ACRE CONVEYED TO ROOSEVELY RODDY, JR. AS RECORDED IN VOLUME 1590 PAGE 710 OF SAID DEED RECORDS BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A SET SPIKE BEING THE NORTHWEST CORNER OF THIS, BEING THE IN THE EAST R.O.W. LINE OF OLD MARLIN ROAD;

THENCE N 61 DEG 43 MIN 11 SEC E ( CALLED N 62 DEG 42 MIN E 580.8 FEET ( VOL. 1387 PAGE 67 D.R. ) WITH THE SOUTH LINE OF A TRACT OF LAND CONVEYED TO MARY ANN LONG AS RECORDED IN VOLUME 404 PAGE 763 OFFICIAL PUBLIC RECORDS FOR A DISTANCE OF 580.73 FEET TO A SET SPIKE;

THENCE N 28 DEG 02 MIN 40 SEC E ( CALLED N 27 DEG 03 MIN W 58.76 FEET ) FOR A DISTANCE OF 35.85 FEET TO A SET SPIKE FOR A CORNER;

THENCE N 65 DEG 36 MIN 01 SEC E A DISTANCE OF 275.34 FEET TO A SET SPIKE FOR A CORNER ;

THENCE N 27 DEG 40 MIN 59 SEC W A DISTANCE OF 22.81 FEET TO A SET SPIKE FOR A CORNER;

THENCE N 26 DEG 22 MIN 57 SEC W A DISTANCE OF 208.34 FEET TO AT SPIKE FOR A CORNER;

THENCE N 63 DEG 41 MIN 24 SEC E A DISTANCE OF 134.00 FEET TO A SET SPIKE BEING THE NORTHEAST CORNER OF CALLED 0.5 ACRE TRACT ;

THENCE S 26 DEG 22 MIN 54 SEC E A DISTANCE OF 208.35 FEET TO A SET SPIKE BEING THE SOUTHEAST CORNER OF CALLED 0.5 ACRE TRACT;

THENCE S 27 DEG 03 MIN 03 SEC E A DISTANCE OF 41.29 FEET TO A SET SPIKE FOR A CORNER;

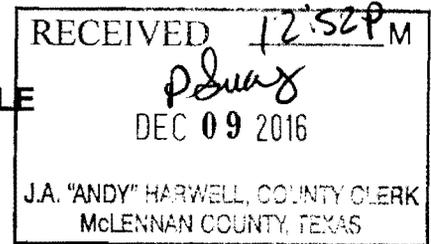
THENCE N 64 DEG 31 MIN 42 SEC E A DISTANCE OF 346.20 FEET TO A SET SPIKE FOR A CORNER;

THENCE S 27 DEG 18 MIN 00 SEC E A DISTANCE OF 54.00 FEET TO A SET SPIKE FOR A CORNER BEING THE SOUTHEAST CORNER OF THIS;

THENCE S 62 DEG 42 MIN W ( BASE BEARING CALLED 1345.0 FEET ) WITH THE SOUTH LINE OF THIS A DISTANCE OF 1335.26 FEET TO A SET SPIKE BEING THE SOUTHWEST CORNER OF THIS;

THENCE N 27 DEG 18 MIN 00 SEC W WITH THE EAST R.O.W. LINE OF OLD MARLIN ROAD A DISTANCE OF 54.00 FEET TO POINT OF BEGINNING CONTAINING 2.816 ACRES OF LAND.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE



Date: December 9, 2016

Substitute Trustees: John Malone or Harrison Fisher  
Substitute Trustees' Street Address: 5400 Bosque Blvd., Ste. 650, Waco, Texas 76710  
Lender: Southwest Remodeling Co., Inc.

Note

Date: May 10, 2007  
Borrower: Debra C. Kirkpatrick  
Payee: Southwest Remodeling Co., Inc.  
Principal Amount: \$27,998.00

Deed of Trust

Date: May 10, 2007  
Grantor: Debra C. Kirkpatrick  
Trustee: Kerry Pickett  
Original Beneficiary: Southwest Remodeling Co., Inc.  
Recording information: Instrument #2007018097 in the Official Public Records of McLennan County, Texas  
Property: Lot Twenty-two (22) in Block Five (5) of the Oaklawn Terrace Addition to the City of Waco, McLennan County, Texas, as per plat thereof duly recorded in the Deed Records of McLennan County, Texas, and more commonly known as: 2106 Montrose Avenue, Waco, Texas 76705

County: McLennan

Date of Sale (first Tuesday of month): January 3, 2017  
Time of Sale: 1:00 p.m. or within three hours thereof  
Place of Sale: At the top of the steps in front of the McLennan County Courthouse in Waco, Texas

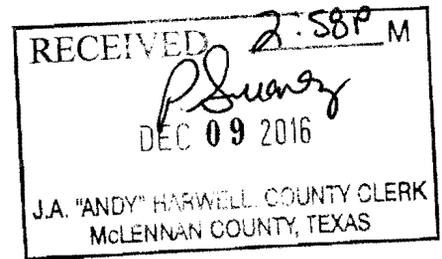
John Malone and Harrison Fisher are the Substitute Trustees under the Deed of Trust. Lender has instructed Substitute Trustees to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustees will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

**NOTICE: Assert and protect your rights as a member of the armed forces to the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

*John Malone*  
\_\_\_\_\_  
JOHN MALONE  
SUBSTITUTE TRUSTEE (254) 772-3722

**Notice of Trustee's Sale**



**Date:** December 9, 2016

**Trustee:** John L. Lewis

**Trustee's Address:** 304 N. 6th  
Waco, Texas 76701

**Mortgagee:** DH Controls, LLC, a Texas corporation

**Note:** Note dated February 1, 2009 in the amount of \$34,500.00

**Deed of Trust**

**Date:** February 1, 2009

**Grantor:** Jesse Stephens, Jr.

**Mortgagee:** DH Controls, LLC, a Texas corporation

**Recording information:** McLennan County Deed Records 2009025921

**Property:**

Being Lot 4 in Block 2 of the Parks Resubdivision of Block 5 of the Nelson Beall Addition to the city of Waco as per the plat of said addition found in Volume 656, Page 302 of the Deed Records of McLennan County, Texas..

**County:** McLennan

**Date of Sale (first Tuesday of month):** 1-3-2016

**Time of Sale:** 10:00 am to 12:00 noon

**Place of Sale:** McLennan County Courthouse front steps

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

John L. Lewis is Trustee under the Deed of Trust. Mortgagee has instructed Trustee to

offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Time of Sale or not later than three hours thereafter. The sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.



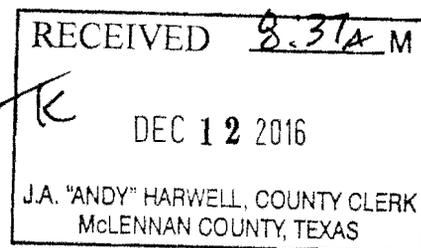
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John L. Lewis  
304 N. 6th  
Waco, Texas 76701

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

**DEED OF TRUST INFORMATION:**

**Date:** 08/03/1993  
**Grantor(s):** BRENDA C BROWN, A SINGLE WOMAN  
**Original Mortgagee:** FIRST NATIONAL BANK OF CENTRAL TEXAS  
**Original Principal:** \$48,800.00  
**Recording Information:** Instrument 20777  
**Property County:** McLennan  
**Property:**



BEING LOT TWELVE (12), IN BLOCK H, OF THE PARKER HEIGHTS ADDITION, PART THREE, TO THE CITY OF HEWITT, McLENNAN COUNTY, TEXAS AS PER PLAT OF SAID ADDITION DULY RECORDED IN VOLUME 1244, PAGE 589 OF THE McLENNAN COUNTY, TEXAS DEED RECORDS.

**Reported Address:** 409 OKLAHOMA, HEWITT, TX 76643

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

**Current Mortgagee:** Wells Fargo Bank, N.A.  
**Mortgage Servicer:** Wells Fargo Bank, N.A.  
**Current Beneficiary:** Wells Fargo Bank, N.A.  
**Mortgage Servicer Address:** 3476 Stateview Boulevard, Fort Mill, SC 29715

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of January, 2017  
**Time of Sale:** 10:00 AM or within three hours thereafter.  
**Place of Sale:** AT THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE COURTHOUSE in McLennan County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the McLennan County Commissioner's Court.

**Substitute Trustee(s):** Tim Lewis, Brenda Wiggs, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Lori McCarty, Denise Boerner, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act  
**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Tim Lewis, Brenda Wiggs, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Lori McCarty, Denise Boerner, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Tim Lewis, Brenda Wiggs, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Lori McCarty, Denise Boerner, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

RECEIVED 8:37A M  
K  
DEC 12 2016  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

**DEED OF TRUST INFORMATION:**

**Date:** 12/10/2012  
**Grantor(s):** JARRED ADAM WOLFE A SINGLE MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS  
NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS  
SUCCESSORS AND ASSIGNS

**Original Principal:** \$148,117.00  
**Recording Information:** Instrument 2012038682  
**Property County:** McLennan  
**Property:**

BEING 0.40 ACRES OF LAND OUT OF THE M. RAVENNA SURVEY, ABSTRACT NUMBER 769 IN MCLENNAN COUNTY, TEXAS, BEING ALL OF THAT CALLED 0.40 ACRES CONVEYED TO LANCE S. DAVIS AND COLLEEN E. DAVIS, BY A DEED RECORDED IN VOLUME 169, PAGE 201, OF THE OFFICIAL PUBLIC RECORDS OF MCLENNAN COUNTY, TEXAS, MORE FULLY DESCRIBED AS FOLLOWS:  
BEGINNING AT A 1/2" DIAMETER IRON ROD FOUND IN THE NORTH RIGHT OF WAY LINE OF LYNDON DRIVE, AT THE SOUTHWEST CORNER OF THE SAID 0.40 ACRE TRACT, AND THE SOUTHEAST CORNER OF THAT CALLED 0.59 ACRES CONVEYED TO NANCY G. LEWIS, BY A DEED RECORDED UNDER DOCUMENT NUMBER 2004045055, OF THE SAID OFFICIAL PUBLIC RECORDS, FOR THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED TRACT,  
THENCE N 22 DEGREES 30 MINUTES 51 SECONDS E 149.96 FEET TO A 1/2" DIAMETER IRON ROD FOUND AT THE NORTHWEST CORNER OF THE SAID 0.40 ACRE TRACT, AND THE NORTHEAST CORNER OF THE SAID 0.59 ACRE TRACT, BEING IN THE SOUTH LINE OF THAT CALLED 0.67 ACRES CONVEYED TO GEORGINA COLLIN EKCHARDT, BY A DEED RECORDED UNDER DOCUMENT NUMBER 2001014452, OF THE SAID OFFICIAL PUBLIC RECORDS, FOR THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT,  
THENCE S 67 DEGREES 27 MINUTES 46 SECONDS E 112.09 FEET TO A 3/8" DIAMETER IRON ROD FOUND AT THE NORTHEAST CORNER OF THE SAID 0.40 ACRE TRACT, AND THE NORTHWEST CORNER OF THAT CALLED 0.412 ACRES CONVEYED TO DAVID GUYTON, JR. AND WIFE, MARY ANN GUYTON, BY A DEED RECORDED UNDER DOCUMENT NUMBER 2003025446, OF THE SAID OFFICIAL PUBLIC RECORDS, BEING IN THE SOUTH LINE OF LOT 1, BLOCK 1 OF THE IVY ADDITION, TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS ACCORDING TO THE PLAT OF RECORD UNDER DOCUMENT NUMBER 2008037627, OF THE SAID OFFICIAL PUBLIC RECORDS, FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT,  
THENCE S 19 DEGREES 32 MINUTES 25 SECONDS W 150.48 FEET TO A 3/8" DIAMETER IRON ROD FOUND IN THE SAID NORTH LINE OF LYNDON DRIVE, AT THE SOUTHEAST CORNER OF THE SAID 0.40 ACRE TRACT, AND THE SOUTHWEST CORNER OF THE SAID 0.412 ACRE TRACT, FOR THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED TRACT,  
THENCE N 67 DEGREES 19 MINUTES 00 SECONDS W, (BEARING BASIS) 119.90 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.40 ACRES OF LAND

**Reported Address:** 603 LYNDON DR, WACO, TX 76712

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

**Current Mortgagee:** Wells Fargo Bank, NA  
**Mortgage Servicer:** Wells Fargo Bank, N. A.  
**Current Beneficiary:** Wells Fargo Bank, NA  
**Mortgage Servicer Address:** 3476 Stateview Boulevard, Fort Mill, SC 29715

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of January, 2017  
**Time of Sale:** 10:00 AM or within three hours thereafter.  
**Place of Sale:** AT THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE COURTHOUSE in McLennan County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the McLennan County Commissioner's

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

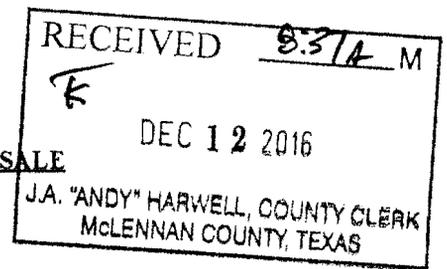
NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Tim Lewis, Brenda Wiggs, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Lori McCarty, Denise Boerner, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

Buckley Madole, P.C.





**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

**DEED OF TRUST INFORMATION:**

**Date:** 03/23/2016  
**Grantor(s):** ROBERT W RIDLING AND BRENDA R RIDLING, HUSBAND AND WIFE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR WALLICK AND VOLK, INC, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$198,700.00  
**Recording Information:** Instrument 2016008900  
**Property County:** McLennan  
**Property:** BEING LOT ONE (1) IN BLOCK FOUR (4) OF THE INDIAN TRAILS ADDITION, PHASE TWO, TO THE CITY OF MCGREGOR, MCLENNAN COUNTY, TEXAS AS PER PLAT RECORDED AS INSTRUMENT #2007045990 OF THE OFFICIAL PUBLIC RECORDS OF MCLENNAN COUNTY, TEXAS  
**Reported Address:** 501 NAVAJO TRL, MC GREGOR, TX 76657

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

**Current Mortgagee:** Wells Fargo Bank, N.A.  
**Mortgage Servicer:** Wells Fargo Bank, N.A.  
**Current Beneficiary:** Wells Fargo Bank, N.A.  
**Mortgage Servicer Address:** 3476 Stateview Boulevard, Fort Mill, SC 29715

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of January, 2017  
**Time of Sale:** 10:00 AM or within three hours thereafter.  
**Place of Sale:** AT THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE COURTHOUSE in McLennan County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the McLennan County Commissioner's Court.  
**Substitute Trustee(s):** Phillip Pierceall, Stephen Mayers, Colette Mayers, Aaron Parker, Wendy Lambert, John Beazley, Ross Bandy, Travis Kaddatz, Troy Robinett, John Person, Robert Aguilar, Wes Wheat, Patrick Zwiars, Kristopher Holub, Frederick Britton, Jack Burns II, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act  
**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Phillip Pierceall, Stephen Mayers, Colette Mayers, Aaron Parker, Wendy Lambert, John Beazley, Ross Bandy, Travis Kaddatz, Troy Robinett, John Person, Robert Aguilar, Wes Wheat, Patrick Zwiars, Kristopher Holub, Frederick Britton, Jack Burns II, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees:

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Phillip Pierceall, Stephen Mayers, Colette Mayers, Aaron Parker, Wendy Lambert, John Beazley, Ross Bandy, Travis Kaddatz, Troy Robinett, John Person, Robert Aguilar, Wes Wheat, Patrick Zwiars, Kristopher Holub, Frederick Britton, Jack Burns II, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired.

C&S No. 44-16-1019 / Reverse Mortgage / No  
Reverse Mortgage Solutions, Inc.

RECEIVED 8:29 AM  
DEC 12 2016  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS

### NOTICE OF TRUSTEE'S SALE

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Stawiarski, PC, 650 North Sam Houston Parkway East, Suite 450, Houston, Texas 77060**

**Date of Security Instrument:** January 25, 2010

**Grantor(s):** William Halliburton, joined by his wife, Natividad Pina, n/k/a Natividad Haliburton

**Original Trustee:** Gary J. Sommerfelt

**Original Mortgagee:** Bank of America, N.A., a national Banking Association

**Recording Information:** Clerk's File No. 2010013896, in the Official Public Records of MCLENNAN County, Texas.

**Current Mortgagee:** Bank of America, N.A.

**Mortgage Servicer:** Reverse Mortgage Solutions, Inc., whose address is C/O 14405 Walters Road, Suite 200 Houston, TX 77014 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

**Date of Sale:** 01/03/2017      **Earliest Time Sale Will Begin:** 10:00 AM

**The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above, or within three (3) hours after that time.**

**If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.**

**Legal Description:**  
BEING A PART OF THE 11 ACRE TRACT OUT OF THE T.J. CHAMBERS GRANT, AS SAID 11 ACRE TRACT IS DESCRIBED IN DEED TO ERICH H.F. ARNOLD, RECORDED IN VOLUME 497, PAGE 217, MCLENNAN COUNTY DEED RECORDS, AND BEING MORE PARTICULARLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

**Place of Sale of Property:** The foreclosure sale will be conducted in the area designated by the MCLENNAN County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

**For Information:**  
Codilis & Stawiarski, P.C.  
650 N. Sam Houston Parkway East  
Suite 450  
Houston, TX 77060  
(281) 925-5200

  
Tim Lewis as Substitute Trustee, Donna Stockman as Successor Substitute Trustee, David Stockman as Successor Substitute Trustee, Denise Boerner as Successor Substitute Trustee, Brenda Wiggs as Successor Substitute Trustee, Guy Wiggs as Successor Substitute Trustee, Juanita Cox as Successor Substitute Trustee, Jimmy Brewer as Successor Substitute Trustee, Stephen Rawlings as Successor Substitute Trustee, Diasha Perkins as Successor Substitute Trustee, Jason Brewer as Successor Substitute Trustee, Linda Reppert as Successor Substitute Trustee, Michelle Schwartz as Successor Substitute Trustee, or Cathy Cagle as Successor Substitute Trustee  
c/o Servicelink Default Abstract Solutions  
1320 Greenway Drive, Suite 300  
Irving, TX 75038



**Exhibit "A"**

Being a part of the 11 acre tract out of the T. J. Chambers Grant, as said 11 acre tract is described in deed to Erich H. F. Arnold, recorded in Volume 497, Page 217, McLennan County Deed Records, to which reference is here made for all purposes, the same described by metes and bounds as follows:

Beginning at a stake at the NE corner of the tract heretofore conveyed by said Arnold to Millard Dorrest Donaldson et ux by deed duly recorded in aforesaid deed records, such beginning point being the NW corner of the tract hereby conveyed;

THENCE S 45 E along the E line of said Donaldson Tract, being the W line of this tract, 160 feet to the SE corner of said Donaldson Tract, which is in the South line of said 11 acre tract, for SW corner of this;

THENCE N 45 E along the South line of said 11 acre tract 90 feet to a stake in said line for SE corner of this;

THENCE N 45 W 160 feet to stake for NE corner of this tract;

THENCE S 45 W 90 feet to the place of beginning, and being the same property conveyed to R. L. Muckleroy and wife, Merle Muckleroy by deed dated August 9, 1948, and recorded in Volume 616, Page 619, of the Deed Records of McLennan County, Texas, to which reference is here made for all purposes.

**FILED AND RECORDED**  
OFFICIAL PUBLIC RECORDS

*J. A. Andy Harwell*

May 07, 2010 04:07:52 PM

2010013896

FEE: \$51.00

J.A. "Andy" Harwell County Clerk  
McLennan County TEXAS

C&S No. 44-15-3238 / FHA / Yes  
JPMorgan Chase Bank, National Association

RECEIVED 8:29 AM  
DEC 12 2016  
J.A. "ANDY" HARVEY, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS

**NOTICE OF TRUSTEE'S SALE**

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Stawiariski, PC, 650 North Sam Houston Parkway East, Suite 450, Houston, Texas 77060**

**Date of Security Instrument:** July 19, 2012

**Grantor(s):** Joe Lee Murrow Jr. and Rebecca Suzanne Murrow husband and wife

**Original Trustee:** Matt H. Laird

**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for Cornerstone Mortgage Company, its successors and assigns

**Recording Information:** Clerk's File No. 2012025201, in the Official Public Records of MCLENNAN County, Texas.

**Current Mortgagee:** JPMorgan Chase Bank, National Association

**Mortgage Servicer:** JPMorgan Chase Bank, National Association, whose address is C/O 3415 Vision Drive Columbus, OH 43219-6009 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

**Date of Sale:** 01/03/2017 **Earliest Time Sale Will Begin:** 10:00 AM

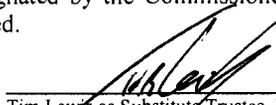
**The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above, or within three (3) hours after that time.**

**If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.**

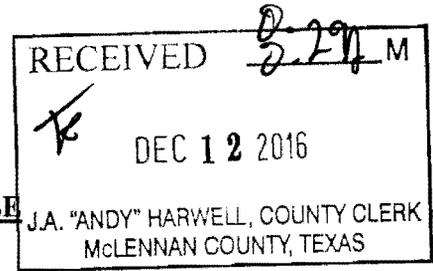
**Legal Description:**  
BEING TRACT SEVENTEEN (17) OF THE GREEN VALLEY RANCHETTES, MCLENNAN COUNTY, TEXAS, AS PER PLAT RECORDED IN VOLUME 1439, PAGE 828, OF THE MCLENNAN COUNTY DEED RECORDS.

**Place of Sale of Property:** The foreclosure sale will be conducted in the area designated by the MCLENNAN County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

**For Information:**  
Codilis & Stawiariski, P.C.  
650 N. Sam Houston Parkway East  
Suite 450  
Houston, TX 77060  
(281) 925-5200

  
Tim Lewis as Substitute Trustee, Phillip Pierceall as Successor Substitute Trustee, Stephen Mayers as Successor Substitute Trustee, Colette Mayers as Successor Substitute Trustee, Aaron Parker as Successor Substitute Trustee, Wendy Lambert as Successor Substitute Trustee, John Beazley as Successor Substitute Trustee, Ross Bandy as Successor Substitute Trustee, Travis Kaddatz as Successor Substitute Trustee, Troy Robinett as Successor Substitute Trustee, Donna Stockman as Successor Substitute Trustee, David Stockman as Successor Substitute Trustee, Patrick Zwiars as Successor Substitute Trustee, Frederick Britton as Successor Substitute Trustee, Denise Boerner as Successor Substitute Trustee, Brenda Wiggs as Successor Substitute Trustee, Guy Wiggs as Successor Substitute Trustee, Juanita Cox as Successor Substitute Trustee, Jimmy Brewer as Successor Substitute Trustee, Stephen Rawlings as Successor Substitute Trustee, Diasha Perkins as Successor Substitute Trustee, Jason Brewer as Successor Substitute Trustee, John Person as Successor Substitute Trustee, Robert Aguilar as Successor Substitute Trustee, Wes Wheat as Successor Substitute Trustee, Jack Burns II as Successor Substitute Trustee, Kristopher Holub as Successor Substitute Trustee, Linda Reppert as Successor Substitute Trustee, Michelle Schwartz as Successor Substitute Trustee, or Cathy Cagle as Successor Substitute Trustee





**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**McLennan County Texas Home Equity Security Instrument**

Date of Security Instrument: November 21, 2008

Amount: \$72,251.46

Grantor(s): DORIS EVANS SMILEY, GRADY DELANO  
SMILEY, WIFE AND HUSBAND

Original Mortgagee: CITIFINANCIAL, INC.

Current Mortgagee: CITIFINANCIAL SERVICING LLC, A  
DELAWARE LIMITED LIABILITY COMPANY

Original Trustee: M SMITH

Mortgage Servicer and Address: CITIFINANCIAL SERVICING LLC  
1000 Technology Drive  
O Fallon, MO 63368

Recording Information: Recorded on 12/3/2008, as Instrument No.  
2008038810, McLennan County, Texas

Legal Description: FIELD NOTES OF LOT TWENTY-THREE (23),  
BLOCK TWO HUNDRED TWENTY-EIGHT  
(228), OF THE REYNOLDS ADDITION TO THE  
CITY OF WACO, MCLENNAN COUNTY, MORE  
COMPLETELY DESCRIBED IN ATTACHED  
EXHIBIT A

Date of Sale: 1/3/2017

Earliest Time Sale Will Begin: 10:00 AM

Place of Sale: The foreclosure sale will be conducted in the area designated by the **McLennan County Commissioners Court** pursuant to Section 51.002 of the Texas Property Code as the place where foreclosures sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

WHEREAS, a Default Order was entered on 8/31/2016, under Cause No. 2016-2322-3, in the 74th Judicial District Court of McLennan County, Texas;

The undersigned has been appointed as Substitute Trustee(s), each empowered to act independently, in the place of said Original Trustee, upon the contingency and in the manner authorized by said Texas Home Equity Security Instrument.



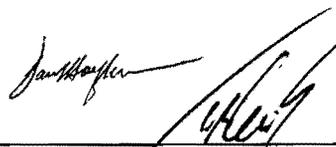
4602206

The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time state above or within three (3) hours after that time.

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of the notice immediately.**

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Texas Home Equity Security Instrument, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

EXECUTED in multiple originals on 11/22/2016.



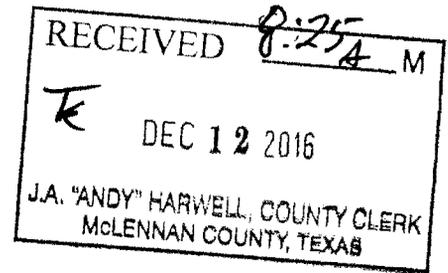
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Tim Lewis, Brenda Wiggs, Denise Boerner, Donna Stockman, David Stockman, Guy Wiggs, Michelle Schwartz, Juanita Cox, Jimmy Carroll Brewer, Stephen Rawlings, Diasha Perkins, Jason Brewer, Paul A. Hoefker, Substitute Trustee(s) c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17935, San Diego, CA 92177-0935  
866-931-0036

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550

EXHIBIT A - LEGAL DESCRIPTION

FIELD NOTES OF LOT TWENTY-THREE (23), BLOCK TWO HUNDRED TWENTY-EIGHT (228), OF THE REYNOLDS ADDITION TO THE CITY OF WACO, MCLENNAN COUNTY, COUNTY, TEXAS (A REPLAT OF LOTS FIFTEEN (15) AND SIXTEEN, BLOCK TWO-HUNDRED TWENTY-EIGHT (228), OF THE REYNOLDS ADDITION): BEGINNING AT A POINT, SAID POINT BEING AN IRON STAKE LOCATED IN THE NORTHEAST LINE OF NORTH 10TH STREET A DISTANCE OF 160 FEET SOUTHEAST OF THE POINT OF INTERSECTION OF THE NORTHEAST LINE OF NORTH 10TH STREET AND THE SOUTH-EAST LINE OF MORROW AVENUE; THENCE, NORTH 46 DEG. 50 MINS. EAST A DISTANCE OF 157.5 FEET TO AN IRON STAKE FOR CORNER; THENCE, SOUTH 43 DEG. 10 MINS. EAST A DISTANCE OF 100.0 FEET TO AN IRON STAKE FOR CORNER; THENCE, SOUTH 46 DEG. 50 MINS. WEST A DISTANCE OF 157.5 FEET TO AN IRON STAKE FOR A CORNER; THENCE, NORTH 43 DEG. 10 MINS. WEST A DISTANCE OF 100.0 FEET TO THE POINT OF BEGINNING.



**NOTICE OF FORECLOSURE SALE**

State of Texas §  
County of McLennan §

Notice is hereby given of a public non-judicial foreclosure sale.

- 1. Property To Be Sold. The property to be sold is described as follows:

BEING LOT FOUR (4) IN BLOCK TWENTY-SIX (26) OF THE ORIGINAL TOWN OF CRAWFORD, McLENNAN COUNTY, TEXAS, AS PER PLAT OF SAID ADDITION RECORDED IN VOLUME 275, PAGE 208 OF THE DEED RECORDS OF McLENNAN COUNTY, TEXAS.

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

Date: **January 3, 2017**  
Time: The sale shall begin no earlier than **10:00 AM** or no later than three hours thereafter.  
Place: **McLennan** County Courthouse in **Waco, Texas**, at the following location: the area designated by the Commissioners Court of **Waco, McLennan County, Texas**, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

The deed of trust permits the Mortgagee of Record to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

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, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

- 3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the Mortgagee of Record thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the

applicable property records to determine the nature and extent of such matters, if any.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

4. Type of Sale. The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by **Valerie K Cloud**.
5. Obligations Secured. The Deed of Trust is dated **November 24, 2009**, and is recorded in the office of the County Clerk of **McLennan County, Texas**, in/under **Document No 2009036360, Official Public Records of McLennan County, Texas**. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to the promissory note in the original principal amount of **\$120,772.00**, executed by **Valerie K Cloud**, and payable to the order of **Cornerstone Mortgage Company**.

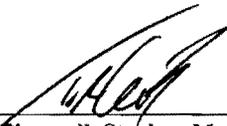
**Original Mortgagee: Cornerstone Mortgage Company.**

**Current Mortgagee of Record: Nationstar Mortgage, LLC** whose address is **8950 Cypress Waters Blvd., Coppell, TX 75019**.

6. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this public sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.
7. **ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

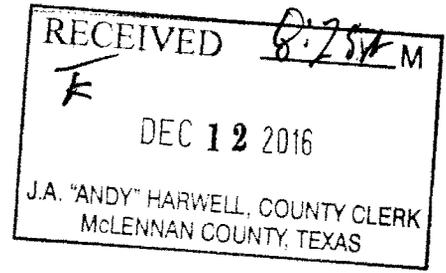
Sent by: Jeffrey B. Lewis  
Robertson Anschutz Vettors  
1500 CityWest Blvd., Suite 700  
Houston, TX 77042

DATED December 12, 2016.

  
Phillip Pierceall, Stephen Mayers, Colette Mayers, Aaron Parker, Wendy Lambert, John Beazley, Ross Bandy, Travis Kaddatz, Troy Robinett, John Person, Robert Aguilar, Wes Wheat, Patrick Ziers, Kristopher Holub, Frederick Britton, Jack Burns II, Tim Lewis, Richard H. Hester, David Garvin or Kelly Goddard, Substitute Trustee  
c/o Robertson Anschutz Vettors  
1500 CityWest Blvd., Suite 700  
Houston, TX 77042  
Phone: 713-244-1360

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE S IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

1004070-1



**NOTICE OF FORECLOSURE SALE**

State of Texas §  
County of McLennan §

Notice is hereby given of a public non-judicial foreclosure sale.

1. Property To Be Sold. The property to be sold is described as follows:

LOT ELEVEN (11), IN BLOCK TEN (10), OF THE J.J. DEAN ADDITION TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS, ACCORDING TO THE PLAT OF SAID ADDITION RECORDED IN VOLUME 232, PAGE 212 OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS.

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

Date: **January 3, 2017**  
Time: The sale shall begin no earlier than **10:00 AM** or no later than three hours thereafter.  
Place: **McLennan** County Courthouse in **Waco, Texas**, at the following location: the area designated by the Commissioners Court of **Waco, McLennan County, Texas**, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

The deed of trust permits the Mortgagee of Record to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

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, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the Mortgagee of Record thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of

public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

4. Type of Sale. The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by **Margie D Nix**.
5. Obligations Secured. The Deed of Trust is dated **November 5, 2003**, and is recorded in the office of the County Clerk of **McLennan** County, Texas, in/under **Document No. 2003050140, Official Public Records** of **McLennan** County, **Texas**. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to the promissory note in the original principal amount of **\$27,150.00**, executed by **Margie D Nix**, and payable to the order of **Countrywide Home Loans, Inc.**

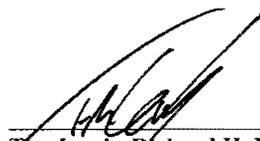
**Original Mortgagee: Countrywide Home Loans, Inc..**

**Current Mortgagee of Record: Ditech Financial LLC, a Delaware limited liability Company** whose address is **7360 S. Kyrene Road, Tempe, AZ 85283**.

6. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this public sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.
7. **ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

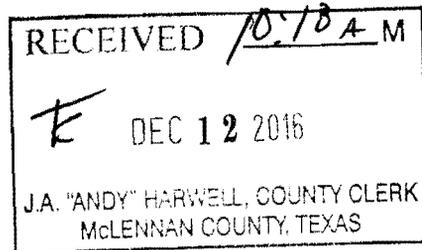
Sent by: Jeffrey B. Lewis  
Robertson Anschutz Veters  
1500 CityWest Blvd., Suite 700  
Houston, TX 77042

DATED December 12, 2016.

  
\_\_\_\_\_  
**Tim Lewis, Richard H. Hester, David Garvin or Kelly Goddard**, Substitute Trustee  
c/o Robertson Anschutz Veters  
1500 CityWest Blvd., Suite 700  
Houston, TX 77042  
Phone: 713-244-1360

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

1004030-1



## NOTICE OF FORECLOSURE SALE

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

1. *Property to Be Sold.* The property to be sold is described as follows: BEING Lot Five (5) in Block Four (4) of the Shelby Extension of Blocks 3, 4 and 5 of the Hays Heights Addition No. 2, to the City of Waco, McLennan County, Texas, as per plat of said addition recorded in Volume 517, Page 29 of the Deed Records of McLennan County, Texas.

2. *Instrument to Be Foreclosed.* The instrument to be foreclosed is the *Deed of Trust* recorded under Clerk's File Number 2013011439, Official Public Records of McLennan County, Texas.

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

Date: January 3, 2017

Time: The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

Place: McLennan County Courthouse in Waco, Texas, at the following location:  
At the top of the outside steps to the second floor in front of the McLennan County Courthouse on Washington Avenue, Waco, McLennan County, Texas.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the *Texas Property Code*. The reposting or refiled may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all

prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the *Texas Property Code*, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

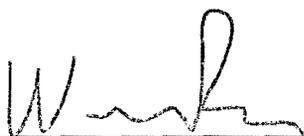
5. *Type of Sale.* The sale is a nonjudicial deed-of-trust foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by John Gregory Martinez and wife, Leticia Ann Martinez.

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of \$74,000.00, executed by John Gregory Martinez and wife, Leticia Ann Martinez, and payable to the order of Shero Living Trust, which is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Shero Living Trust.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated December 12, 2016.

  
\_\_\_\_\_  
WALT FAIR, Trustee

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

RECEIVED  
12:46 PM  
P. S. [Signature]  
DEC 12 2016  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS

1. **Date, Time, and Place of Sale.**

Date: January 03, 2017

Time: The sale will begin at 10:00AM or not later than three hours after that time.

Place: THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE MCLENNAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated March 29, 2001 and recorded in Document CLERK'S FILE NO. 2001009941; AS AFFECTED BY LOAN MODIFICATION AGREEMENT IN CLERK'S FILE NO. 2011036058 real property records of MCLENNAN County, Texas, with MICHAEL GROSSMAN AND TRACY GROSSMAN, grantor(s) and NORTH AMERICAN MORTGAGE COMPANY, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by MICHAEL GROSSMAN AND TRACY GROSSMAN, securing the payment of the indebtednesses in the original principal amount of \$46,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD STE 110  
OKLAHOMA CITY, OK 73118-6077

*Cecil Kester*

CECIL KESTER, REBECCA HUMPHRIES, PHILLIP PIERCEALL, STEPHEN MAYERS, COLETTE MAYERS, AARON PARKER, WENDY LAMBERT, JOHN BEAZLEY, ROSS BANDY, TRAVIS KADDATZ, TROY ROBINETT, JOHN PERSON, ROBERT AGUILAR, WES WHEAT, PATRICK ZWIERS, KRISTOPHER HOLUB, FREDERICK BRITTON, OR JACK BURNS II  
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

Certificate of Posting

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the MCLENNAN County Clerk and caused to be posted at the MCLENNAN County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_



**EXHIBIT "A"**

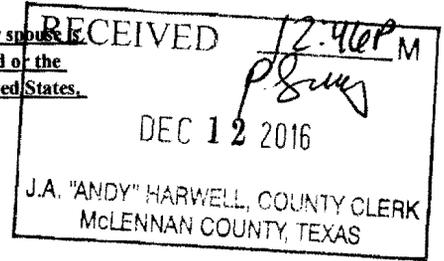
BEING LOTS ELEVEN (11) AND TWELVE (12) IN BLOCK FIFTY (50) OF THE TOWN OF MART, MCLENNAN COUNTY, TEXAS, AS PER PLAT RECORDED IN VOLUME 156, PAGE 307, OF THE MCLENNAN COUNTY DEED RECORDS SAVE AND EXCEPT THE EAST 20 FEET OF LOT 12 AS DESCRIBED IN DEED TO NORIE A. BONNER RECORDED IN VOLUME 858, PAGE 546, OF THE MCLENNAN COUNTY DEED RECORDS.



NOS0000006396204

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.



1. **Date, Time, and Place of Sale.**

Date: January 03, 2017

Time: The sale will begin at 10:00AM or not later than three hours after that time.

Place THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE McLENNAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated May 05, 2008 and recorded in Document CLERK'S FILE NO. 2008014577 real property records of McLENNAN County, Texas, with ESTHER H. RAMON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ESTHER H. RAMON, securing the payment of the indebtednesses in the original principal amount of \$67,835.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD  
FORT MILL, SC 29715

CECIL KESTER, REBECCA HUMPHRIES, PHILLIP PIERCEALL, STEPHEN MAYERS, COLETTE MAYERS, AARON PARKER, WENDY LAMBERT, JOHN BEAZLEY, ROSS BANDY, TRAVIS KADDATZ, TROY ROBINETT, JOHN PERSON, ROBERT AGUILAR, WES WHEAT, PATRICK ZWIERS, KRISTOPHER HOLUB, FREDERICK BRITTON, OR JACK BURNS II

Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

Certificate of Posting

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the McLENNAN County Clerk and caused to be posted at the McLENNAN County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_



**EXHIBIT "A"**

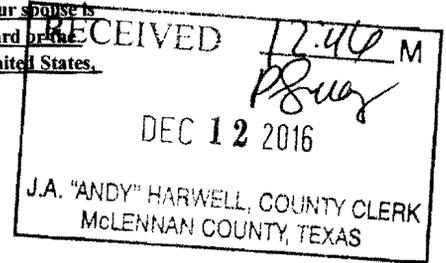
ALL THAT CERTAIN PIECE OR PARCEL OF LAND BEING LOT NUMBER NINE (9), BLOCK THREE (3) OF THE SUBDIVISION OF THE KATE ROSS TEN (10) ACRE FARM LOT TWENTY-SIX (26) IN THE CITY OF WACO, MCLENNAN COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 27, PAGE 314 OF THE MCLENNAN COUNTY DEED RECORDS AND BEING THE SAME PROPERTY CONVEYED BY DEED FROM CAROLINE KEMENDO FLUME ET AL TO REX I. HALL ET UX RECORDED IN VOLUME 521, PAGE 521 MCLENNAN COUNTY DEED RECORDS.



NOS0000006402440

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.



1. **Date, Time, and Place of Sale.**

Date: January 03, 2017

Time: The sale will begin at 10:00AM or not later than three hours after that time.

Place: THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE MCLENNAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 22, 2010 and recorded in Document CLERK'S FILE NO. 2010031153 real property records of MCLENNAN County, Texas, with BETTY L. RICHBURG AND JAY DANE RICHBURG, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by BETTY L. RICHBURG AND JAY DANE RICHBURG, securing the payment of the indebtednesses in the original principal amount of \$86,174.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PLANET HOME LENDING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. PLANET HOME LENDING, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PLANET HOME LENDING, LLC  
321 RESEARCH PARKWAY SUITE 303  
MERIDEN, CT 06450

*Cecil J. Keater*

CECIL KESTER, TIM LEWIS, BRENDA WIGGS, DENISE BOERNER, DONNA STOCKMAN, GUY WIGGS, DAVID STOCKMAN, OR MICHELLE SCHWARTZ  
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

Certificate of Posting

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the MCLENNAN County Clerk and caused to be posted at the MCLENNAN County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_  
Date: \_\_\_\_\_



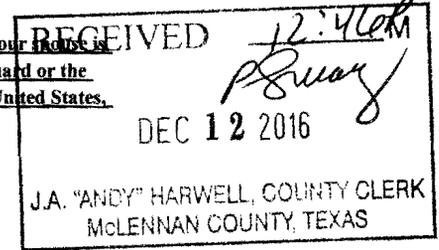
**EXHIBIT "A"**

BEING LOT THIRTEEN (13) IN BLOCK THREE (3) OF COLONIAL ESTATES, SECTION 1, A SUBDIVISION TO THE CITY OF BELLMEAD, MCLENNAN COUNTY, TEXAS, AS PER REPLAT RECORDED IN VOLUME 8, PAGE 585 OFFICIAL PUBLIC RECORDS MCLENNAN COUNTY, TEXAS.



NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.



1. **Date, Time, and Place of Sale.**

Date: February 07, 2017

Time: The sale will begin at 10:00AM or not later than three hours after that time.

Place: THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE MCLENNAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 01, 2002 and recorded in Document CLERK'S FILE NO. 2002033972 real property records of MCLENNAN County, Texas, with SHARLINA I SANDERS, grantor(s) and WELLS FARGO HOME MORTGAGE, INC., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by SHARLINA I SANDERS, securing the payment of the indebtednesses in the original principal amount of \$43,714.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. THE BANK OF NEW YORK MELLON AS TRUSTEE FOR THE CWMBBS, INC. REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2005-R2 is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD  
FORT MILL, SC 29715

*Cecil Kester*

CECIL KESTER, REBECCA HUMPHRIES, PHILLIP PIERCEALL, STEPHEN MAYERS, COLETTE MAYERS, AARON PARKER, WENDY LAMBERT, JOHN BEAZLEY, ROSS BANDY, TRAVIS KADDATZ, TROY ROBINETT, JOHN PERSON, ROBERT AGUILAR, WES WHEAT, PATRICK ZWIERS, KRISTOPHER HOLUB, FREDERICK BRITTON, OR JACK BURNS II

Substitute Trustee  
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

Certificate of Posting

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the MCLENNAN County Clerk and caused to be posted at the MCLENNAN County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_  
Date: \_\_\_\_\_



**EXHIBIT "A"**

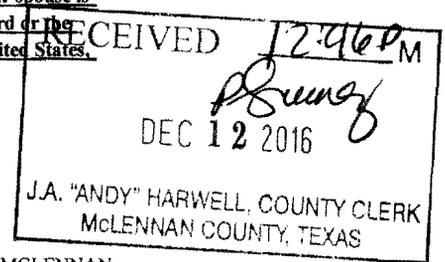
BEING LOT NINETEEN (19) IN BLOCK TWELVE (12) OF THE WENZ HEIGHTS ADDITION TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS, AS PER PLAT RECORDED IN VOLUME 275, PAGE 177, OF THE MCLENNAN COUNTY DEED RECORDS.



NOS0000006403679

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.



1. **Date, Time, and Place of Sale.**

Date: January 03, 2017

Time: The sale will begin at 10:00AM or not later than three hours after that time.

Place THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE MCLENNAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 21, 2008 and recorded in Document CLERK'S FILE NO. 2008038951 real property records of MCLENNAN County, Texas, with GEORGE ROBERT CLAYPOOL AND GWENDOLYN J CLAYPOOL, grantor(s) and WELLS FARGO BANK, N.A., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by GEORGE ROBERT CLAYPOOL AND GWENDOLYN J CLAYPOOL, securing the payment of the indebtednesses in the original principal amount of \$350,250.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD  
FORT MILL, SC 29715

*Cecil J. Kester*

CECIL KESTER, TIM LEWIS, BRENDA WIGGS, DENISE BOERNER, DONNA STOCKMAN, GUY WIGGS, DAVID STOCKMAN, OR MICHELLE SCHWARTZ

Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

Certificate of Posting

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the MCLENNAN County Clerk and caused to be posted at the MCLENNAN County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_



**EXHIBIT "A"**

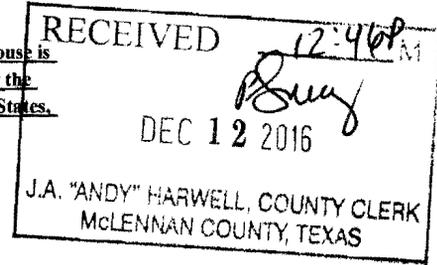
BEING LOT SIXTEEN (16) IN BLOCK "K" OF A RESUBDIVISION OF A PART OF BLOCKS "K" AND "L" OF WINDMILL HILL ADDITION, PART FOUR (4), TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS, AS PER PLAT OF SAID ADDITION RECORDED IN VOLUME 1139, PAGE 319 OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS.



NOS0000006219463

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.



1. **Date, Time, and Place of Sale.**

Date: January 03, 2017

Time: The sale will begin at 10:00AM or not later than three hours after that time.

Place THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE MCLENNAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 27, 2002 and recorded in Document CLERK'S FILE NO. 2002034021; AS AFFECTED BY CLERK'S FILE NO. 2002037870 real property records of MCLENNAN County, Texas, with MICHAEL J. DURAN AND ANTONIA DURAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by MICHAEL J. DURAN AND ANTONIA DURAN, securing the payment of the indebtednesses in the original principal amount of \$70,992.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD.  
FORT MILL, SC 29715

CECIL KESTER, TIM LEWIS, BRENDA WIGGS, DENISE BOERNER, DONNA STOCKMAN, GUY WIGGS, DAVID STOCKMAN, OR MICHELLE SCHWARTZ  
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

Certificate of Posting

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the MCLENNAN County Clerk and caused to be posted at the MCLENNAN County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_



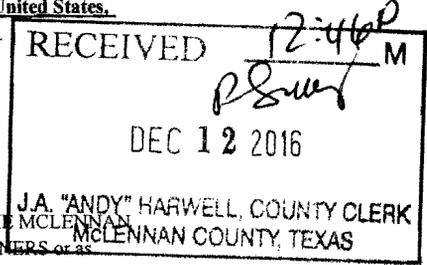
**EXHIBIT "A"**

LOT FOURTEEN (14) IN BLOCK "F" OF THE WEST CRESTVIEW ADDITION, PART TWO (2), AN ADDITION TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS, ACCORDING TO THE PLAT OF SAID ADDITION RECORDED IN VOLUME 754, PAGE 638 OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS.



NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.



1. **Date, Time, and Place of Sale.**

Date: January 03, 2017

Time: The sale will begin at 10:00AM or not later than three hours after that time.

Place THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE MCLENNAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 19, 2012 and recorded in Document CLERK'S FILE NO. 2012033245 real property records of MCLENNAN County, Texas, with NATHAN W. PENCE AND KIMBERLEY A PENCE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by NATHAN W. PENCE AND KIMBERLEY A PENCE, securing the payment of the indebtednesses in the original principal amount of \$102,999.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PLANET HOME LENDING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. PLANET HOME LENDING, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PLANET HOME LENDING, LLC  
321 RESEARCH PARKWAY SUITE 303  
MERIDEN, CT 06450

*Cecil Kester for*

TIM LEWIS OR ANGELA LEWIS OR DENISE BOERNER OR BRENDA WIGGS OR DONNA STOCKMAN OR DAVID STOCKMAN  
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
4004 Belt Line Road, Suite 100  
Addison, Texas 75001

Certificate of Posting

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the MCLENNAN County Clerk and caused to be posted at the MCLENNAN County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_  
Date: \_\_\_\_\_

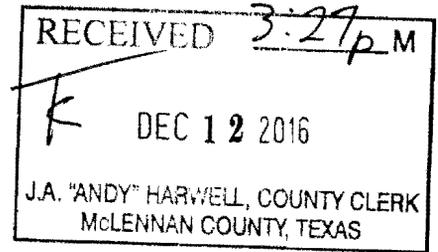


**EXHIBIT "A"**

LOT 11, BLOCK 7 OF THE PASSMORE ADDITION, PART 5 TO THE VILLAGE OF WOODWAY, MCLENNAN COUNTY, TEXAS, AS PER PLAT OF SAID ADDITION RECORDED IN VOLUME 929, PAGE 213 OF THE MCLENNAN COUNTY, TEXAS DEED RECORDS.



NOS0000005675418



**Notice of Trustee's Sale**

Date: December 12, 2016

Trustee: Rhonda Dunlap

Mortgagee: Kent and Ruthann McKern

Note: Real Estate Lien Note dated May 14, 2010

Deed of Trust

Date: May 14, 2010

Grantor: Angelica Lopez

Mortgagee: Kent and Ruthann McKern

Recording information: Plat recorded in Volume 632, Page 127, Deed Records of McLennan County, Texas; being know as 3901 Hay, Waco Texas 76711

Property: Lot Sixteen (1) in Block Two (2) of the Shelby Addition, to the City of Waco, McLennan County, Texas.

County: McLennan County, Texas

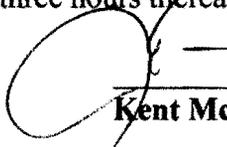
Date of Sale (first Tuesday of month): January 3, 2017

Time of Sale: 1:00 pm

Place of Sale: Courthouse door at top of the outside steps to the 2<sup>nd</sup> floor in front of the McLennan County Courthouse on Washington Avenue

Mortgagee has appointed Rhonda Dunlap as Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

  
  
\_\_\_\_\_  
**Kent McKern and Ruthann McKern**