

3201 COLE AVENUE  
WACO, TX 76707

RECEIVED 10:51 AM  
AUG 01 2019  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS

00000008517609

**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: October 01, 2019

Time: The sale will begin at 10:00 AM 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 09, 2000 and recorded in Document CLERK'S FILE NO. 2000031998; AS AFFECTED BY RECASTING AGREEMENT CLERK'S FILE NO. 2006018183 AND LOAN MODIFICATION AGREEMENTS CLERK'S FILE NO'S. 2007031697 & 2014028020 real property records of MCLENNAN County, Texas, with MONICA KHARRAT, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by MONICA KHARRAT, securing the payment of the indebtednesses in the original principal amount of \$60,966.00, 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:

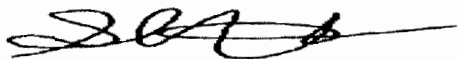
c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077



NTSS00000008517609

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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead CECIL KESTER, TIM LEWIS, BRENDA WIGGS, DENISE BOERNER, DONNA STOCKMAN, GUY WIGGS, DAVID STOCKMAN, OR MICHELLE SCHWARTZ KRISTOPHER HOLUB, PAMELA THOMAS, JACK BURNS II, DANA KAMIN, ANGIE USELTON, AARTI PATEL, GARRETT SANDERS, DYLAN RUIZ, KATHY ARRINGTON whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Shawnika Harris

**Certificate of Posting**

My name is \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. 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: \_\_\_\_\_

3201 COLE AVENUE  
WACO, TX 76707

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MCLENNAN



BEING LOT TWENTY (20) IN BLOCK B OF THE BROOKVIEW ADDITION, PART ONE (1), TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS, AS PER PLAT OF SAID ADDITION DULY RECORDED IN VOL 517 PAGE 14 DEED RECORDS, MCLENNAN COUNTY, TEXAS.

## NOTICE OF SUBSTITUTE TRUSTEE SALE

**Deed of Trust Date:**

3/4/2009

**Original Beneficiary/Mortgagee:**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR WALLICK AND VOLK, INC. A WYOMING CORPORATION, ITS SUCCESSORS AND ASSIGNS

**Recorded in:**

**Volume:** N/A

**Page:** N/A

**Instrument No:** 2009006692

**Grantor(s)/Mortgagor(s):**

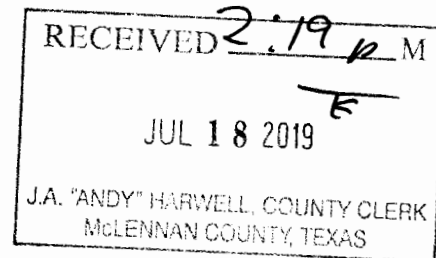
WILLIAM YANT AND LAWANNA YANT,  
HUSBAND AND WIFE

**Current Beneficiary/Mortgagee:**

Wells Fargo Bank, N.A.

**Property County:**

MCLENNAN



**Mortgage Servicer:**

Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

**Mortgage Servicer's Address:**

1 Home Campus, MAC 2301-04C,  
West Des Moines, IA 50328

**Legal Description:** LOTS 9 & 10, BLOCK 13, WESTERN HILLS ESTATES ADDITION, PART TWO, CITY OF WACO, McLENNAN COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 881, PAGE 625 OF DEED RECORDS OF McLENNAN COUNTY, TEXAS.

**Date of Sale:** 10/1/2019

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

**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 member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National 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

Kristopher Holub, Pamela Thomas, Jack Burns II, Dana Kamin, Angie Uselton, Aarti Patel, Garrett Sanders, Dylan Ruiz, Donna Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington, Russell Stockman, Tim Lewis or Kathy Arrington or Thuy Frazier or Cindy Mendoza or Catherine Allen-Rea or Cole Patton, Substitute Trustee  
McCARTHY & HOLTHUS, LLP  
1255 WEST 15TH STREET, SUITE 1060  
PLANO, TX 75075

service to the sender of this notice immediately.

A

MH File Number: TX-19-73267-POS

Loan Type: FHA

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
12/17/2001

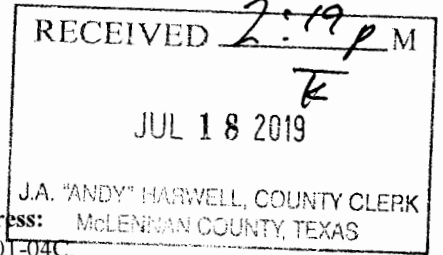
**Grantor(s)/Mortgagor(s):**  
TERESA KRUMNOW, A SINGLE PERSON

**Original Beneficiary/Mortgagee:**  
SYNERGY MORTGAGE CORP

**Current Beneficiary/Mortgagee:**  
Wells Fargo Bank, N.A

**Recorded in:**  
**Volume:** N/A  
**Page:** N/A  
**Instrument No:** 2001039870

**Property County:**  
MCLENNAN



**Mortgage Servicer:**  
Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

**Mortgage Servicer's Address:**  
1 Home Campus, MAC 2301-04C,  
West Des Moines, IA 50328

**Legal Description:** LOT 11, BLOCK 2, OF THE BLANCHE CAMP ANNEX SUBDIVISION TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS, ACCORDING TO THE PLAT OF SAID SUBDIVISION RECORDED IN VOLUME 667, PAGE 372 OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS AND REDEDICATED AS BROOKHAVEN ADDITION TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS BY THAT INSTRUMENT RECORDED IN VOLUME 682, PAGE 585 OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS.

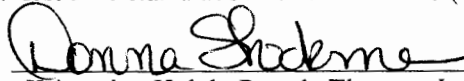
**Date of Sale:** 10/1/2019

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

**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 member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National 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

  
Kristopher Holub, Pamela Thomas, Jack Burns II, Dana Kamin, Angie Uselton, Aarti Patel, Garrett Sanders, Dylan Ruiz, Donna Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington, Russell Stockman, Tim Lewis or Kathy Arrington or Thuy Frazier or Cindy Mendoza or Catherine Allen-Rea or Cole Patton, Substitute Trustee  
MCCARTHY & HOLTHUS, LLP  
1255 WEST 15TH STREET, SUITE 1060  
PLANO, TX 75075

service to the sender of this notice immediately.

**MH File Number:** TX-19-73371-POS  
**Loan Type:** FHA

## NOTICE OF SUBSTITUTE TRUSTEE SALE

**Deed of Trust Date:**

3/19/1999

**Original Beneficiary/Mortgagee:**

RESOURCE BANCSHARES MORTGAGE GROUP,  
INC., DBA RBMG

**Recorded in:**

**Volume:** 437

**Page:** 267

**Instrument No:** 9909683

**Mortgage Servicer:**

Specialized Loan Servicing, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

**Grantor(s)/Mortgagor(s):**

MICHELLE DEEMER, A SINGLE PERSON AND  
LOIS GRIFFITH, A SINGLE PERSON

**Current Beneficiary/Mortgagee:**

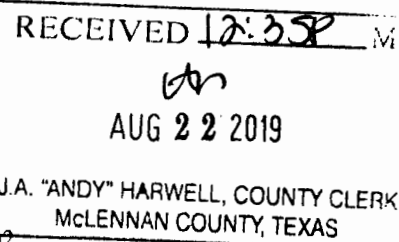
GSMPS Mortgage Loan Trust 2006-RP1, U.S. Bank  
National Association, as Trustee

**Property County:**

MCLENNAN

**Mortgage Servicer's Address:**

8742 Lucent Blvd Suite 300,  
Highlands Ranch, CO 80129-2302



**Legal Description:** BEING LOT EIGHT (8) AND THE WEST THIRTY-FIVE (35) FEET OF LOT NINE (9) IN BLOCK EIGHTY (80) OF THE WATSON ADDITION TO THE TOWN OF MART, McLENNAN COUNTY, TEXAS, AS PER PLAT RECORDED IN VOLUME 251, PAGE 388, OF THE McLENNAN COUNTY DEED RECORDS.

**Date of Sale:** 10/1/2019

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

**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 member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National 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

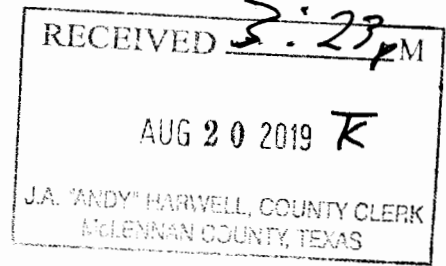
service to the sender of this notice immediately.

Kristopher Holub, Pamela Thomas, Jack Burns II, Dana Kamin, Angie Uselton, Aarti Patel, Garrett Sanders, Dylan Ruiz, Donna Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington, Russell Stockman, Tim Lewis or Kathy Arrington or Thuy Frazier or Cindy Mendoza or Catherine Allen-Rea or Cole Patton, Substitute Trustee  
McCARTHY & HOLTHUS, LLP  
1255 WEST 15TH STREET, SUITE 1060  
PLANO, TX 75075

**MH File Number:** TX-19-73386-POS  
**Loan Type:** FHA

**Notice of Trustee's Sale**

Date: August 16, 2019  
Trustee: Darrell W. Helton  
Lender: Helton Family Trust  
Note: July 14, 2019, principal amount of \$58,500.00  
Deed of Trust:



Date: July 14, 2019  
Grantor: David Contreras  
Lender: Helton Family Trust

Recording information: Deed under Clerk's File Number 2009005347 of the Official Public Records of McLennan County, Texas

Property: 605 N. 24<sup>th</sup> Street, Waco, Texas 76707

Lot Thirty (30) in Block Two (2) of the Willow Wood Addition, to the City of Waco, McLennan County, Texas, as per plat recorded in Volume 275, page 171 of the Deed Records of McLennan County, Texas.

County: McLennan

Date of Sale (first Tuesday of month): Tuesday, October 1, 2019

Time of Sale: 10:00 AM

Place of Sale: McLennan County, at the courthouse steps or in any other properly designated location.

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.

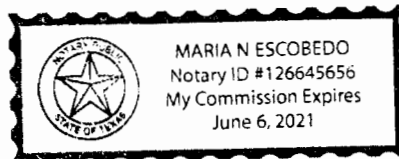
\_\_\_\_\_  
Darrell Helton, Trustee

STATE OF TEXAS

COUNTY OF MCLENNAN

This instrument was acknowledged before me on October 30, 2018, by Darrell Helton, Trustee in the above referenced matter.

\_\_\_\_\_  
Notary Public, State of Texas



RECEIVED 12:35P M  
 An  
 AUG 22 2019  
 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: BEING LOT TWENTY-SIX (26) IN BLOCK "Q" OF THE WINDMILL HILL ADDITION, PART NINE, TO THE CITY OF WACO, McLENNAN COUNTY TEXAS, AS PER PLAT RECORDED IN VOLUME 1227, PAGE 840, OF THE McLENNAN COUNTY DEED RECORDS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 08/20/2014 and recorded in Document 2014025973 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: 10/01/2019  
 Time: 10:00 AM  
 Place: McLennan County, 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.

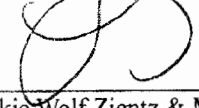
**4. Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 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 HOWARD GENE COHEN AND TRUDY KESTNER COHEN, provides that it secures the payment of the indebtedness in the original principal amount of \$465,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Finance of America Reverse, LLC. is the current mortgagee of the note and deed of trust and REVERSE MORTGAGE SOLUTIONS, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Finance of America Reverse, LLC. c/o REVERSE MORTGAGE SOLUTIONS, INC., 14405 Walters Road, Suite 200, Houston, TX 77014 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Order to Foreclose.** Finance of America Reverse, LLC. obtained a Order from the 414th District Court of McLennan County on 08/07/2019 under Cause No. 2019-1506-5. 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, KATHY ARRINGTON, JUANITA COX, JIMMY CARROLL BREWER, STEPHEN RAWLINGS, 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  
 Chelsea Schneider, Attorney at Law  
 Ester Gonzales, Attorney at Law  
 Parkway Office Center, Suite 900  
 14160 North Dallas Parkway  
 Dallas, TX 75254

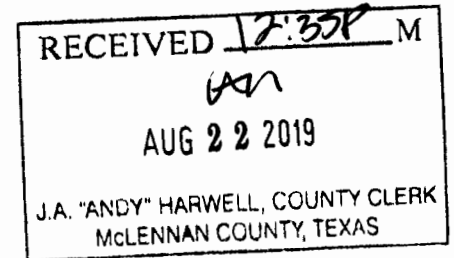
  
 TIM LEWIS, DENISE BOERNER, BRENDA WIGGS, GUY WIGGS, MICHELLE SCHWARTZ, DONNA STOCKMAN, DAVID STOCKMAN, KATHY ARRINGTON, JUANITA COX, JIMMY CARROLL BREWER, STEPHEN RAWLINGS, MICHAEL W. ZIENTZ OR CARL NIENDORFF  
 c/o AVT Title Services, LLC  
 5177 Richmond Avenue Suite 1230  
 Houston, TX 77056

Certificate of Posting

I am \_\_\_\_\_ whose address is c/o AVT Title Services, LLC, 1101 Ridge Rd., Suite 222, Rockwall, TX 75087. I declare under penalty of perjury that on \_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office of the McLennan County Clerk and caused it to be posted at the location directed by the McLennan County Commissioners Court.



TS No.: 2019-01362-TX  
19-000690-673



### Notice of [Substitute] Trustee 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:** 10/01/2019

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

**Place:** 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 PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

**Property Address:** 127 YORK DRIVE, LORENA, TX 76655

**2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 08/31/2005 and recorded 09/01/2005 in Document 2005034118, real property records of McLennan County, Texas, with **Christopher De La Cruz, a married person, joined herein by Karen De La Cruz**, grantor(s) and RELIANCE MORTGAGE COMPANY, as Lender, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION 2006-OPT2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OPT2, as Beneficiary.

**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint PAMELA THOMAS, JACK BURNS, II, KRISTOPHER HOLUB, AARTI PATEL, GARRETT SANDERS, DYLAN RUIZ, DANA KAMIN, ANGIE USELTON, DONNA STOCKMAN, TIM LEWIS, BRENDA WIGGS, DENISE BOERNER, GUY WIGGS, MICHELLE SCHWARTZ, DAVID STOCKMAN, KATHY ARRINGTON, JUANITA COX, JIMMY CARROLL BREWER, STEPHEN RAWLINGS, MICHAEL W. ZIENTZ OR CARL NIENDORFF, Substitute Trustee to act under and by virtue of said Deed of Trust.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **Christopher De La Cruz, a married person, joined herein by Karen De La Cruz**, securing the payment of the indebtedness in the original principal amount of **\$79,120.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION 2006-OPT2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OPT2** is the current mortgagee of the note and deed of trust or contract lien.

### **Notice of [Substitute] Trustee Sale**

**6. Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

**7. Property to be sold:** The property to be sold is described as follows:

**Being Lot Fifteen (15) in Block Four (4) of the South Meadows Estates Addition, Part II, to the City of Lorena, McLennan County, Texas, as per Plat recorded in Volume 1384, Page 871, of the McLennan County Deed Records.**

**8. 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. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

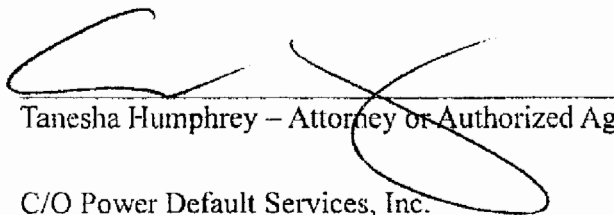
**C/O PHH Mortgage Corporation  
1 Mortgage Way  
Mt. Laurel, NJ 08054  
Phone: 877-744-2506**

### Notice of [Substitute] Trustee Sale

**9. Limitation of Damages:** 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.

**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.**

Date: August 21, 2019



Tanesha Humphrey – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.  
Northpark Town Center  
1000 Abernathy Rd. NE; Bldg. 400, Suite 200  
Atlanta, GA 30328  
Telephone: 855-427-2204  
Fax: 866-960-8298



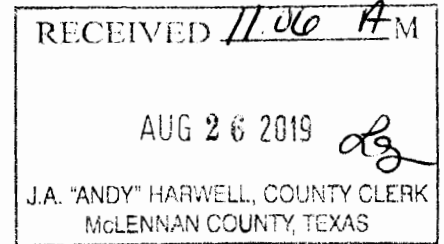
PAMELA THOMAS, JACK BURNS II, KRISTOPHER HOLUB, AARTI PATEL, GARRETT SANDERS, DYLAN RUIZ, DANA KAMIN, ANGIE USELTON, DONNA STOCKMAN, TIM LEWIS, BRENDA WIGGS, DENISE BOERNER, GUY WIGGS, MICHELLE SCHWARTZ, DAVID STOCKMAN, KATHY ARRINGTON, JUANITA COX, JIMMY CARROLL BREWER, STEPHEN RAWLINGS, MICHAEL W. ZIENTZ OR CARL NIENDORFF - Substitute Trustee(s)

C/O AVT Title Services, LLC  
5177 Richmond Avenue Suite 1230  
Houston, TX 77056

**POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.**

Certificate of Posting

I am \_\_\_\_\_ whose address is c/o AVT Title Services, LLC, 1101 Ridge Rd., Suite 222, Rockwall, TX 75087. I declare under penalty of perjury that on \_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office of the McLennan County Clerk and caused it to be posted at the location directed by the McLennan County Commissioners Court.



**Notice of Trustee's Sale**

**Date:** August <sup>26</sup>, 2019  
**Trustee:** David J. Hochhaus  
**Trustee's Address:** P.O. Box 8613, Waco TX 76714  
**Mortgagee:** DH Controls, LLC, a Texas corporation  
**Note:** Note dated July 20, 2018 in the amount of \$43,000.00

**Deed of Trust**

**Date:** July 20, 2018  
**Grantor:** Christy Minor-Penn and her husband, Patrick C. Penn  
**Mortgagee:** DH Controls, LLC, a Texas corporation  
**Recording information:** McLennan County Deed Records 2018029335  
**Property:**

BEING A 0.21 ACRE TRACT OF LAND, BEING ALL OF LOT AND AND THE NORTHWEST NINE FEET OF LOT 7, BLOCK B OF THE MRS. FANNIE PADGITT ADDITION TO THE CITY OF WACO, TEXAS, PER PLAT OF SAID ADDITION OR RECORD IN VOLUME 362, PAGE 333 OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS. SAID 0.21 ACRE TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT 3/8" IRON ROD FOUND AT THE WEST CORNER OF SAID LOT 8, BEING THE SOUTH CORNER OF LOT 20, BLOCK 2 OF THE E.A. STURGIS ADDITION TO THE CITY OF WACO, TEXAS, PER PLAT OF RECORD IN VOLUME 275, PAGE 190 OF SAID DEED RECORDS, AND BEING IN THE NORTHEAST LINE OF NORTH 13TH ST, FOR THE WEST CORNER OF THE HEREIN DESCRIBED TRACT OF LAND;

THENCE N 44 DEGREES 25 MINUTES 55 SECONDS E --149.20 FEET ALONG THE COMMON LINE OF SAID LOT 8 AND SAID LOT 20, TO A 1/2" IRON ROD FOUND AT THE NORTH CORNER OF SAID LOT 8, BEING IN THE SOUTHWEST LINE OF A FIVE FOOT WIDE ALLEY, FOR THE NORTH CORNER OF THE HEREIN DESCRIBED TRACT OF LAND;

THENCE S 44 DEGREES 47 MINUTES 42 SECONDS E --60.00 FEET ALONG THE SOUTHWEST LINE OF SAID ALLEY AND ALONG THE NORTHEAST LINES OF SAID LOTS 8 AND 7, TO A 1/2" IRON ROD FOUND IN THE NORTHEAST LINE OF SAID LOT 7, FOR THE EAST CORNER OF THE HEREIN DESCRIBED TRACT OF LAND;

THENCE S 44 DEGREES 25 MINUTES 45 SECONDS W -- 148.97 FEET

TO A 3/8" IRON ROD FOUND IN THE SOUTHWEST LINE OF SAID LOT 7, BEING IN THE NORTHEAST LINE OF SAID NORTH 13TH STREET, FOR THE SOUTH CORNER OF THE HEREIN DESCRIBED TRACT OF LAND;

THENCE N 45 DEGREES 00 MINUTES 00 SECONDS W (BASIS OF BEARING)-- 60.00 FEET ALONG THE NORTHEAST LINE OF SAID STREET TO THE POINT OF BEGINNING.

**County:** McLennan  
**Date of Sale (first Tuesday of month):** October 1, 2019  
**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.

David J. Hochhaus 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.



---

David Hochhaus  
PO Box 8613  
Waco TX 76714

RECEIVED 4:34P M  
An  
AUG 27 2019  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS

**Notice of Trustee's Sale**

Date: August 26, 2019  
Trustee: Darrell W. Helton  
Lender: Helton Family Trust  
Note: Dated April 1, 2010, principal amount of \$48,000.00  
Deed of Trust:

Date: July 10, 2007  
Grantor: David Nevarez  
Lender: Helton Family Trust

Recording information: Deed under Clerk's File Number 2007025530 of the Official Public Records of McLennan County, Texas

Property: 2409 Herring Waco Texas 76708

Lot 12 in Block 11 of the University Heights Addition to the City of Waco, McLennan County, Texas, according to the plat of said addition recorded in Volume 65, Page 613 of the Deed Records of McLennan County, Texas.

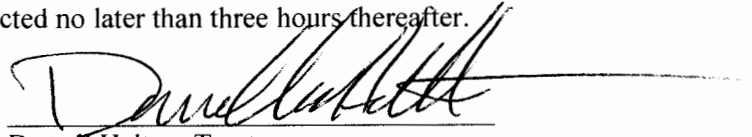
County: McLennan

Date of Sale (first Tuesday of month): Tuesday, October 1, 2019

Time of Sale: 10:00 AM

Place of Sale: McLennan County, at the courthouse steps or in any other properly designated location.

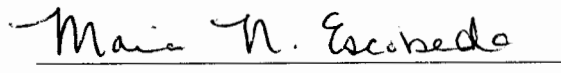
Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note. Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time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

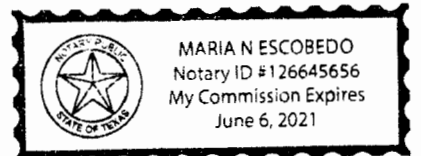
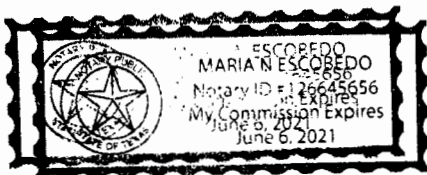
  
Darrell Helton, Trustee

STATE OF TEXAS

COUNTY OF MCLENNAN

This instrument was acknowledged before me on August 26, 2019 by Darrell Helton, Trustee in the above referenced matter.

  
Notary Public, State of Texas



RECEIVED *LSA* *DM*  
 AUG 29 2019 *LS*  
 J.A. "ANDY" HARWELL, COUNTY CLERK  
 MCLENNAN COUNTY, TEXAS

19-255163

**Notice of Substitute Trustee's Sale**

Notice Concerning Military Duty: **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. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> June 7, 2013	<b>Original Mortgagor/Grantor:</b> RAY LEE JACKSON AND AVIA KELSEY JACKSON
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ROYAL UNITED MORTGAGE LLC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC
<b>Recorded in:</b> <b>Volume:</b> n/a <b>Page:</b> n/a <b>Instrument No:</b> 2013021498	<b>Property County:</b> MCLENNAN
<b>Mortgage Servicer:</b> Ditech Financial LLC	<b>Mortgage Servicer's Address:</b> 2100 E Elliot Rd Building 94, Mail Stop T-325 Tempe, AZ 85284

\* 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 property securing the above referenced loan.

**Secures:** Note in the original principal amount of \$59,700.00, executed by RAY JACKSON and payable to the order of Lender.

**Property Address/Mailing Address:** 907 LONGFELLOW ST, WACO, TX 76710

**Legal Description of Property to be Sold:** LOT 9, BLOCK 1, DAVID HOPPENSTEIN'S HOWARDALE ADDITION, TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 770, PAGE 498, OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS..

<b>Date of Sale:</b> October 1, 2019	<b>Earliest time Sale will begin:</b> 10:00 AM
--------------------------------------	------------------------------------------------

**Place of sale of Property:** McLennan County Courthouse, 501 Washington Avenue, Waco, TX 76701 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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.

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC*, the owner and holder of the Note, has requested Kristopher Holub, Pamela Thomas, Jack Burns II, Dana Kamin, Angie Uselton, Aarti Patel, Garrett Sanders, Dylan Ruiz, Donna Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington whose address is 1 Mauchly Irvine, CA 92618 OR Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

A



**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the 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(a) of the Texas Property Code, Kristopher Holub, Pamela Thomas, Jack Burns II, Dana Kamin, Angie Uselton, Aarti Patel, Garrett Sanders, Dylan Ruiz, Donna Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington whose address is 1 Mauchly Irvine, CA 92618 OR Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Kristopher Holub, Pamela Thomas, Jack Burns II, Dana Kamin, Angie Uselton, Aarti Patel, Garrett Sanders, Dylan Ruiz, Donna Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington whose address is 1 Mauchly Irvine, CA 92618 OR Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

**Limitation of Damages:** 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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.

**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.**

s/William Attmore

William Attmore  
Attorney for DITECH FINANCIAL LLC  
State Bar No.:24064844  
wattmore@rascrane.com  
RAS CRANE, LLC / Attorney for Mortgagee  
1900 Enchanted Way, Suite 125  
Grapevine, TX 76051  
Telephone: 817-873-3080  
Facsimile: (817)796-6079



**NOTICE OF ACCELERATION AND 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.

RECEIVED 11:58 AM  
AUG 29 2019 *Lg*  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS

**DEED OF TRUST INFORMATION:**

Date: December 7, 2006  
Grantor(s): MELISSA DAVY  
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR AMERICA'S WHOLESALE LENDER  
Original Principal: \$52,470.00  
Recording Information: Instrument Number 2006045804  
Property County: McLennan  
Property: BEING A 0.502 ACRE TRACT OUT OF THE JAMES STEWART SURVEY IN MCLENNAN COUNTY, TEXAS AND BEING PART OF A CALLED 109.67 ACRE TRACT CONVEYED TO B. F. HARMON BY DEED RECORDED IN 440/579 OF THE DEED RECORDS OF SAID COUNTY AND STATE. THIS TRACT BEING DESCRIBED BY METES AND BOUND AS FOLLOWS: BEGINNING AT A NAIL SET IN THE CENTER OF AN ASPHALT ROAD KNOWN AS NORTH HOUSTON, SAID POINT BEING S 20 DEGREES 00 MINUTES 00 SECONDS E 266.00 FEET FROM THE NW CORNER OF SAID HARMON TRACT FOR THE NW CORNER OF THIS, SAME POINT BEING THE SW CORNER OF A CALLED 0.67 ACRE TRACT CONVEYED TO HAROLD PENNINGTON BY DEED RECORDED AS CLERK'S FILE #2005009749 IN THE OFFICAL PUBLIC RECORDS OF SAID COUNTY AND STATE;  
THENCE N 70 DEGREES 00 MINUTES 00 SECONDS E (BASE BEARING 290.40 FEET ALONG THE NORTH LINE OF THIS AND THE SOUTH LINE OF SAID PENNINGTON TRACT TO A 1/2" IRON PIN SET FOR THE NE CORNER OF THIS, SAME POINT BEING THE SE CORNER OF SAID PENNINGTON TRACT AND BEING IN THE WEST LINE OF BLOCK 1 OF THE T.D. SWEENEY ADDITION RECORDED IN 452/549 OF THE OFFICAL PUBLIC RECORDS OF SAID COUNTY AND STATE;  
THENCE S 19 DEGREES 02 MINUTES 00 SECONDS E (DEED-S 20 DEG. 00 MIN 00 SEC E) 74.00` ALONG THE EAST LINE OF THIS AND THE WEST LINE OF SAID T.D. SWEENEY ADDITION TO A 1/2" IRON PIN FOUND FOR THE SE CORNER OF THIS, SAID POINT ALSO BEING THE NE CORNER OF A CALLED 0.498 ACRE TRACT CONVEYED TO H.P. WILKINSON BY DEED RECORDED IN 1856/48 OF THE DEED RECORDS OF SAID COUNTY AND STATE;  
THENCE S 59 DEGREES 27 MINUTES 55 SECONDS W 289.94 FEET ALONG THE SOUTH LINE OF THIS AND THE NORTH LINE OF SAID WILKINSON TRACT TO A NAIL FOUND IN THE CENTER OF SAID NORTH HOUSTON

A

**STREET FOR THE SW CORNER OF THIS, SAME BEING THE NW CORNER OF SAID WILKINSON TRACT;  
THENCE N 19 DEGREES 25 MINUTES 04 SECONDS W (DEED N 20 DEG. 00 MIN. 00 SEC. W) 76.70 FEET ALONG THE WEST LINE OF THIS AND THE CENTER OF SAID NORTH HOUSTON TO THE POINT OF BEGINNING.**

Property Address: **709 North Houston Street  
Lorena, TX 76655**

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: **THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-24**

Mortgage Servicer: **Newrez, LLC F/K/A New Penn Financial D/B/A Shellpoint Mortgage Servicing**

Mortgage Servicer **55 Beattie Place, Suite 100 MS 561**

Address: **Greenville, SC 29601**

**SALE INFORMATION:**

Date of Sale: **October 1, 2019**

Time of Sale: **10:00 am or within three hours thereafter.**

Place of Sale: **McLennan County Courthouse, 501 Washington Avenue, Waco, TX 76701, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**

Substitute Trustee: **Maryna Danielian, Pamela Thomas, Jack Burns II, Kristopher Holub, Aarti Patel, Stacey Bennett, Amy Ortiz, Garrett Sanders, Maxwell Atherton, Dylan Ruiz, David Ackel, Sara Edgington, Donna Stockman, Tim Lewis, Brenda Wiggs, Vanessa McHaney or Alexander Wolfe, any to act**

Substitute Trustee Address: **5501 East LBJ Frwy, Ste. 925**

Trustee Address: **Dallas, TX 75240**

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 are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Maryna Danielian, Pamela Thomas, Jack Burns II, Kristopher Holub, Aarti Patel, Stacey Bennett, Amy Ortiz, Garrett Sanders, Maxwell Atherton, Dylan Ruiz, David Ackel, Sara Edgington, Donna Stockman, Tim Lewis, Brenda Wiggs, Vanessa McHaney or Alexander Wolfe, any to act, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; 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 is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. Maryna Danielian, Pamela Thomas, Jack Burns II, Kristopher Holub, Aarti Patel, Stacey Bennett, Amy Ortiz, Garrett Sanders, Maxwell Atherton, Dylan Ruiz, David Ackel, Sara Edgington, Donna

Stockman, Tim Lewis, Brenda Wiggs, Vanessa McHaney or Alexander Wolfe, 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 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 imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the 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 sold "AS-IS", purchaser's 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 interest 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.
5. 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, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

Padgett Law Group  
6267 Old Water Oak Road  
Suite 203  
Tallahassee, FL 33213  
(850) 422-2520

## NOTICE OF SUBSTITUTE TRUSTEE SALE

**Deed of Trust Date:**

8/19/2003

**Original Beneficiary/Mortgagee:**

LONG BEACH MORTGAGE COMPANY, A CORPORATION

**Recorded in:**

**Volume:** N/A

**Page:** N/A

**Instrument No:** 2003035557

**Grantor(s)/Mortgagor(s):**

CARLOTTA BOLRIDGE AKA CARLOTTA JONES, A SINGLE WOMAN

**Current Beneficiary/Mortgagee:**

Wells Fargo Bank, N.A., as trustee, on behalf of the holders of the Bear Stearns Asset Backed Securities Trust 2005-1, Asset-Backed Certificates, Series 2005-1

**Property County:**

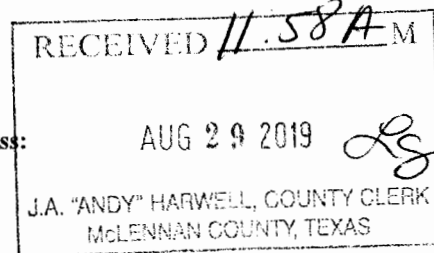
MCLENNAN

**Mortgage Servicer:**

Select Portfolio Servicing, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

**Mortgage Servicer's Address:**

3217 S. Decker Lake Dr.,  
Salt Lake City, UT 84119



**Legal Description:** BEING LOT TWO (2) OF THE CARVER PLACE ADDITION TO THE ORIGINAL TOWN OF MCGREGOR, MCLENNAN COUNTY, TEXAS, BEING A REPLAT OF LOT B1, BLOCK 106 OF THE ORIGINAL TOWN OF MCGREGOR, TEXAS, AS PER PLAT RECORDED IN VOLUME 765, PAGE 266, OF THE MCLENNAN COUNTY DEED RECORDS.

**Date of Sale:** 10/1/2019

**Earliest Time Sale Will Begin:** 10am

**Place of Sale of Property:** 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 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):*

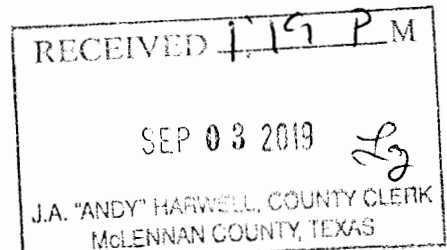
Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please

Send written notice of the active duty military service to the sender of this notice immediately.

Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz or Thuy Frazier or Cindy Mendoza or Catherine Allen-Rea or Cole Patton, Substitute Trustee  
McCARTHY & HOLTHUS, LLP  
1255 WEST 15TH STREET, SUITE 1060  
PLANO, TX 75075

**MH File Number:** TX-17-44931-HE

**Loan Type:** Conventional Residential



## 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 Twelve (12) in Block Fifty-five (55) of Deans Addition to the City of Waco, McLennan County, Texas, as per plat of said addition recorded in Volume 275, Page 246, 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 2009038288, 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: October 1, 2019

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; the earliest time at which the foreclosure sale will begin is 10:00 a.m. and not later than three hours thereafter.

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 "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the *Texas Property Code*, the trustee or any substitute 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. This sale will be conducted subject to the right of rescission contained in section 51.016 of the *Texas Property Code*.

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 Carlos Aguilar.

The real property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

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 \$60,471.61, executed by Carlos Aguilar, and payable to the order of Homeowners Network, Inc., a Texas corporation, 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, Homeowners Network, Inc., a Texas corporation.

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 September 3, 2019.



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WALT FAIR, Trustee  
Attorney for Homeowners Network, Inc.  
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