

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
3/28/2003

**Original Beneficiary/Mortgagee:**  
WELLS FARGO HOME MORTGAGE, INC.

**Recorded in:**  
**Volume:** N/A  
**Page:** N/A  
**Instrument No:** 2003013085

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

**Grantor(s)/Mortgagor(s):**  
CHRISTOPHER L. DUNN AND LAMONICA H. DUNN HUSBAND AND WIFE  
**Current Beneficiary/Mortgagee:**  
Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2003-HE2, Mortgage Pass-Through Certificates, Series 2003-HE2  
**Property County:**  
MCLENNAN

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


**Legal Description:** BEING LOT EIGHT (8) IN BLOCK TWO (2) OF THE LA VISTA ACRES ADDITION TO THE CITY OF BELLMEAD, MCLENNAN COUNTY, TEXAS, AS PER PLAT RECORDED IN VOLUME 903, PAGE 393, OF THE MCLENNAN COUNTY DEED RECORDS.

**Date of Sale:** 11/5/2019                      **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.**

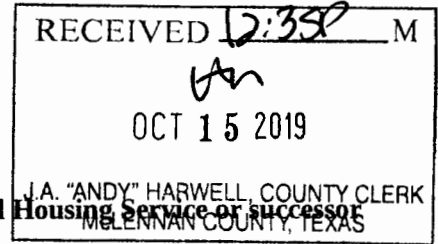
  
Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington or Thuy Frazier or Cindy Mendoza or Catherine Allen-Rea or Cole Patton, Substitute Trustee  
MCCARTHY & HOLTHUS, LLP  
1255 WEST 15TH STREET, SUITE 1060  
PLANO,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

RECEIVED 12:35P M  
An  
OCT 15 2019  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS

**MH File Number:** TX-19-72784-POS  
**Loan Type:** Conventional Residential

**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.



**DEED OF TRUST INFORMATION:**

Date: **June 27, 2001**  
Grantor(s): **Toye M. Draper, a single person**  
Original Mortgagee: **United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture**  
Original Principal: **\$86,900.00**  
Recording Information: **2001020210**  
Property County: **Mclennan**  
Property: **BEING LOT TWO (2) IN BLOCK ONE (1) OF THE NEIGHBORWORKS ADDITION, TO THE CITY OF BELLMEAD, MCLENNAN COUNTY, TEXAS PER FINAL PLAT OF SAID ADDITION RECORDED IN VOLUME 746, PAGE 23 OFFICIAL PUBLIC RECORDS, MCLENNAN COUNTY, TEXAS.**  
Property Address: **410 Camp Ground Road  
Bellmead, TX 76705**

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: **United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture**  
Mortgage Servicer: **USDA Rural Development**  
Mortgage Servicer Address: **4300 Goodfellow Blvd  
Bldg. 105E, FC 215  
St. Louis, MO 63120**

**SALE INFORMATION:**

Date of Sale: **November 5, 2019**  
Time of Sale: **10:00 am or within three hours thereafter.**  
Place of Sale: **The top of the outside steps to the second floor in front of the Courthouse on Washington Street or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**  
Substitute Trustee: **Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis, Kathy Arrington or Alexander Wolfe, any to act**  
Substitute Trustee Address: **5501 East LBJ Frwy, Ste. 925  
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 Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis, Kathy Arrington 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;

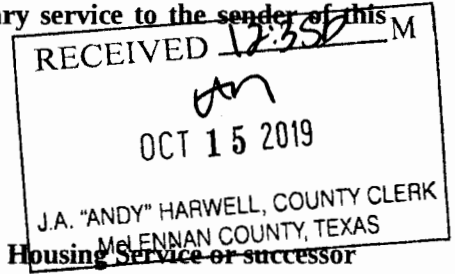
NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

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. Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis, Kathy Arrington 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 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.



**DEED OF TRUST INFORMATION:**

Date: **December 7, 2000**  
Grantor(s): **Eric L. Love and Denise Love**  
Original Mortgagee: **United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture**  
Original Principal: **\$86,900.00**  
Recording Information: **Book 729, Page 727**  
Property County: **McLennan**  
Property: **Being Lot Nine (9) in Block Eight (8) of the Colonial Estates, Section 3, a subdivision in the City of Bellmead, McLennan County, Texas, as per plat recorded in Volume 668, Page 872, of the Official Public Records of McLennan County, Texas.**  
Property Address: **1302 Saratoga  
Bellmead, TX 76705**

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: **USDA Rural Development**  
Mortgage Servicer: **USDA Rural Development**  
Mortgage Servicer Address: **4300 Goodfellow Blvd  
Bldg. 105F, FC 215  
St. Louis, MO 63120**

**SALE INFORMATION:**

Date of Sale: **November 5, 2019**  
Time of Sale: **10:00 am or within three hours thereafter.**  
Place of Sale: **The top of the outside steps to the second floor in front of the Courthouse on Washington Street or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**  
Substitute Trustee: **Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis, Kathy Arrington or Alexander Wolfe, any to act**  
Substitute Trustee Address: **5501 East LBJ Frwy, Ste. 925  
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 Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis, Kathy Arrington 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. Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis, Kathy Arrington 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

RECEIVED 12:35P M  
An  
OCT 15 2019  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS

**NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE**

**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 & Moody, P.C., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060**

**INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION**

Deed of Trust dated May 14, 2018 and recorded under Clerk's File No. 2018016723, in the real property records of MCLENNAN County Texas, with Reginald Jackson and Tiffany Jackson, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc. as Nominee for Lakeview Loan Servicing, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Reginald Jackson and Tiffany Jackson, husband and wife securing payment of the indebtedness in the original principal amount of \$339,500.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Reginald Jackson and Tiffany Jackson. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. LoanCare, LLC is acting as the Mortgage Servicer for the Mortgagee. LoanCare, LLC, is representing the Mortgagee, whose address is: 3637 Sentara Way, Virginia Beach, VA 23452.

**Legal Description:**

**BEING LOT TWENTY-THREE (23) IN BLOCK THIRTEEN (13) OF THE SUNWEST VILLAGE ADDITION, PART SEVEN (7), TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS AS SHOWN ON PLAT OF SAID ADDITION RECORDED UNDER CLERK'S FILE NUMBER 2011011505, OFFICIAL PUBLIC RECORDS, MCLENNAN COUNTY, TEXAS.**

**SALE INFORMATION**

**Date of Sale: 11/05/2019**

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

**Location of Sale:** The place of the sale shall be: MCLENNAN County Courthouse, Texas at the following location: The top of the outside steps to the second floor in front of the McLennan County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

**TERMS OF SALE**

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. 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.**

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.

**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.**

**WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Tim Lewis, Donna Stockman, David Stockman, Denise Boerner, Brenda Wiggs, Guy Wiggs, Juanita Cox, Jimmy Carroll Brewer, Stephen Rawlings, Michelle Schwartz, Kathy Arrington, Thomas Delaney, Danya Gladney or Aaron Demuth as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:

Codilis & Moody, P.C.  
400 N. Sam Houston Pkwy E, Suite 900A  
Houston, TX 77060  
(281) 925-5200

Executed on this the 10th day of October, 2019.

/s/ Nicole M. Bartee SBOT No. 24007674, Attorney at Law  
Codilis & Moody, P.C.  
400 N. Sam Houston Pkwy E, Suite 900A  
Houston, TX 77060  
(281) 925-5200

Posted and filed by: \_\_\_\_\_

Printed Name: \_\_\_\_\_

C&M No. 44-19-2378

**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: 11/05/2019  
Time: Between 10am-1pm and beginning not earlier than 10am-1pm or not later than three hours thereafter.  
Place: The area designated by the Commissioners Court of McLennan County, pursuant to §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 of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 06/11/2010 and recorded in the real property records of McLennan County, TX and is recorded under Clerk's File/Instrument Number, 2010019991 with Mark Allan Henry, Monica Henry f/k/a Monica Keirn a/k/a Monica Sue Henry, Raymond W. Fiala, and Suzanne F. Fiala (grantor(s)) and Mortgage Electronic Registration Systems Inc., as nominee for Cornerstone Mortgage Company mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Mark Allan Henry, Monica Henry f/k/a Monica Keirn a/k/a Monica Sue Henry, Raymond W. Fiala, and Suzanne F. Fiala, securing the payment of the indebtedness in the original amount of \$131,595.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE FOR STANWICH MORTGAGE LOAN TRUST C is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** BEING LOT EIGHTEEN (18) IN BLOCK FOUR (4) OF THE ROLLING MEADOWS ESTATES, PART EIGHT (8) TO THE CITY OF HEWITT, MCLENNAN COUNTY, TEXAS, AS PER PLAT OF SAID ADDITION RECORDED UNDER CLERK'S FILE NO. 2004005691 OF THE OFFICIAL PUBLIC RECORDS OF MCLENNAN COUNTY, TEXAS.

RECEIVED 12:35P M  
An  
OCT 15 2019  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS



4707757



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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE FOR STANWICH MORTGAGE LOAN TRUST C, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Carrington Mortgage Services  
1600 South Douglass Road Suite 200-A  
Anaheim, CA 92806

Donna Stockman

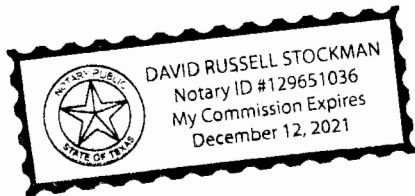
**SUBSTITUTE TRUSTEE**

Donna Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington, Juanita Cox, Jimmy Carroll Brewer, Stephen Rawlings, 1320 Greenway Drive, Suite 300 Irving, TX 75038. OR Kristopher Holub, Pamela Thomas, Jack Burns II, Dana Kamin, Angie Usselton, 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

STATE OF Texas  
COUNTY OF Parker

Before me, the undersigned authority, on this day personally appeared Donna Stockman, as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 15 day of Oct, 2019.



David Russell Stockman

NOTARY PUBLIC in and for

Parker

COUNTY

My commission expires: 12-12-21

Print Name of Notary:

David Russell Stockman

**CERTIFICATE OF POSTING**

My name is \_\_\_\_\_, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. 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: \_\_\_\_\_

**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: 11/05/2019

Time: Between 10am-1pm and beginning not earlier than 10am-1pm or not later than three hours thereafter.

Place: The area designated by the Commissioners Court of McLennan County, pursuant to §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 of Trustee's Sale was posted.

**2. Terms of Sale. Highest bidder for cash.**

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 30, 2018 and recorded in the real property records of McLennan County, TX and is recorded under Clerk's Instrument No. 2018014236 with Echo Chrystal Gibson and Allen Gibson (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for AmCap Mortgage, Ltd. DBA Gold Financial Services mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Echo Chrystal Gibson and Allen Gibson, securing the payment of the indebtedness in the original amount of \$147,283.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. AmeriHome Mortgage Company, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 3, IN BLOCK "E" OF THE FOREST MEADOW ADDITION PART ONE, TO THE VILLAGE OF WOODWAY, MCLENNAN COUNTY, TEXAS, PER PLAT OF SAID ADDITION RECORDED IN VOLUME 926, PAGE 547 OF THE MCLENNAN COUNTY, TEXAS DEED RECORDS.

APN #: 36-227000-002800-3

RECEIVED 12:35P M  
An  
OCT 15 2019  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS



4707735


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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Cenlar FSB, as Mortgage Servicer, is representing the current Mortgagee whose address is:

AmeriHome Mortgage Company, LLC  
Attn: Fc 425 Phillips Blvd  
Ewing, NJ 08618


7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Donna Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington, Juanita Cox, Jimmy Carroll Brewer, Stephen Rawlings, whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038 OR 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, 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.**

10/10/2019  
Executed on \_\_\_\_\_

  
James E. Coury, A.A.  
Megan Clontz  
Tim Wells  
2201 W. Royal Ln, Suite 155  
Irving, TX 75038

October 14 2019  
Executed on \_\_\_\_\_

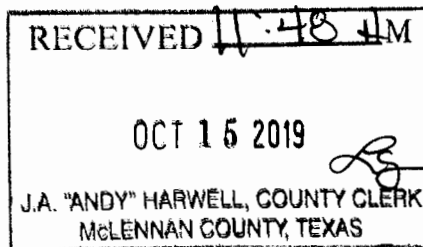
  
**SUBSTITUTE TRUSTEE**  
Agency Sales & Posting  
Donna Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington, Juanita Cox, Jimmy Carroll Brewer, Stephen Rawlings, 1320 Greenway Drive, Suite 300 Irving, TX 75038. OR Kristopher Holub, Pamela Thomas, 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.

**CERTIFICATE OF POSTING**

My name is \_\_\_\_\_, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. 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: \_\_\_\_\_

538 WOODLAND DRIVE, LORENA, TX, 76655  
7015FC.0092



**APPOINTMENT OF SUBSTITUTE TRUSTEE AND  
NOTICE OF SUBSTITUTE TRUSTEE SALE**

**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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**APPOINTMENT OF  
SUBSTITUTE TRUSTEE:**

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Phillip Pierceall, Stephen Mayers, Collette Mayers, Aaron Parker, Wendy Lambert, John Beazley, Ross Bandy, Travis Kaddatz, Troy Robinett, Logan Thomas, Terry Waters, Doug Rodgers, Patrick Zwiers, Kristopher Holub, Frederick Britton, Jack Burns II, Tim Lewis, David Garvin, Richard H Hester, Kelly Goddard, Brenda Wiggs, Denise Boerner, Donna Stockman, David Stockman, Guy Wiggs, Michelle Schwartz, Juanita Cox, Jimmy Carroll Brewer, Stephen Rawlings, Kathy Arrington, Vanessa McHaney, Maryna Danielian, Pamela Thomas, Aarti Patel, Stacey Bennett, Amy Ortiz, Garrett Sanders, Maxwell Atherton, Dylan Ruiz, David Ackel, Sara Edgington, Richard H Hester, Russell Stockman, Dana Kamin, Angie Uselton, Denise Boerner, Michelle Schwartz, Kathy Arrington, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

**SUBSTITUTE TRUSTEE'S  
ADDRESS:**

c/o JACK O'BOYLE & ASSOCIATES, Mailing Address: P.O. Box 815369, Dallas, Texas 75381;  
Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

**NOTICE OF SUBSTITUTE  
TRUSTEE SALE:**

WHEREAS, default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on ~~November 05, 2019~~ between the hours of 10am - 1pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF SALE:**

The place of the sale shall be: The top of the outside steps to the second floor in front of the McLennan County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court in MCLENNAN County, Texas or as designated by the County Commissioners.

**INSTRUMENT TO BE  
FORECLOSED:**

Deed of Trust or Contract Lien dated 05/10/2010 and recorded under Volume, Page or Clerk's File No. INSTRUMENT NO. 2010016067 in the real property records of McLennan County Texas, with JONATHAN BINDER AND KELLY BINDER, HUSBAND AND WIFE as Grantor(s) and LAKESIDE LENDING, LTD., A TEXAS LIMITED PARTNERSHIP as Original Mortgagee.

**OBLIGATIONS SECURED:**

Deed of Trust or Contract Lien executed by JONATHAN BINDER AND KELLY BINDER, HUSBAND AND WIFE securing the payment of the indebtedness in the original principal amount of \$155,604.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by JONATHAN BINDER, KELLY BINDER. BankUnited N.A. is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGE SERVICING  
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 property securing the above referenced loan. CARRINGTON MORTGAGE SERVICES, LLC is acting as the Mortgage Servicer for BankUnited N.A. who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. CARRINGTON MORTGAGE SERVICES, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

BankUnited N.A.  
c/o CARRINGTON MORTGAGE SERVICES, LLC  
1600 SOUTH DOUGLASS ROAD, SUITE 200-A, ANAHEIM, CA 92806

**LEGAL DESCRIPTION OF  
PROPERTY TO BE SOLD:**

LOT 10 IN BLOCK "B" OF WOODLAND PARK ESTATES TO THE CITY OF GOLINDA, MCLENNAN COUNTY, TEXAS, AS PER PLAT OF SAID ADDITION RECORDED IN VOLUME 1605, PAGE 275, DEED RECORDS, MCLENNAN COUNTY, TEXAS. (the "Property")

**REPORTED PROPERTY  
ADDRESS:**

538 WOODLAND DRIVE, LORENA, TX 76655

**TERMS OF SALE:** The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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 and the priority of the lien being foreclosed.

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 and/or Mortgage Servicer 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 priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

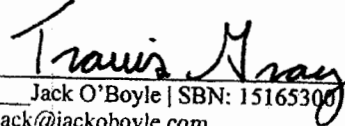
The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, 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.

**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.**

Signed on the 2 day of September, 2019.

Respectfully,

JACK O'BOYLE & ASSOCIATES



\_\_\_\_ Jack O'Boyle | SBN: 15165300  
[jack@jackoboyle.com](mailto:jack@jackoboyle.com)

\_\_\_\_ Travis H. Gray | SBN: 24044965  
[travis@jackoboyle.com](mailto:travis@jackoboyle.com)

\_\_\_\_ Chris S. Ferguson | SBN: 24069714  
[chris@jackoboyle.com](mailto:chris@jackoboyle.com)

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

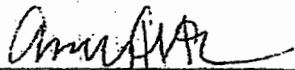
ATTORNEYS FOR MORTGAGEE AND/OR ITS MORTGAGE  
SERVICER

STATE OF TEXAS

§  
§  
§

COUNTY OF DALLAS

BEFORE ME, the undersigned Notary Public, on this 2 day of SEPTEMBER, 2019,  
personally appeared TRAVIS GRAY, Attorney at Jack O'Boyle & Associates, known to me to be  
the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed it for  
the purposes and consideration therein expressed.

  
\_\_\_\_\_  
Notary Public in and for  
The State of Texas

AFTER RECORDING RETURN TO:  
Jack O'Boyle & Associates  
12300 Ford Road, Suite 212  
Dallas, TX 75234

