

FILED

2018 OCT 15 PM 3:05

RECORDING REQUESTED BY:

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

WHEN RECORDED MAIL TO:

BY _____ DEPUTY

Guy Wiggs, Russell Stockman, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Michelle Schwartz, Kathy Arrington
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX07000346-18-1

APN 12060100030220000

TO No 180383003-TX-RWI

15L 50210

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on December 18, 2002, LAVETTE D STUBBLEFIELD, AN UNMARRIED WOMAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of CHUCK OWENS as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for NEW FREEDOM MORTGAGE CORPORATION, A CORPORATION, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$74,742.00, payable to the order of FIDELITY BANK as current Beneficiary, which Deed of Trust recorded on January 2, 2003 as Document No. 2135082 in Book 2003 001, on Page 09351 and that said Deed of Trust was modified by Modification Agreement and recorded September 10, 2010 as Instrument Number 201000233184 in Dallas County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 12060100030220000

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Guy Wiggs, Russell Stockman, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Michelle Schwartz, Kathy Arrington or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and FIDELITY BANK, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, December 4, 2018 at 01:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Dallas County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **On the north side of the George Allen Courts Building facing Commerce Street below the overhang, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and FIDELITY BANK's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and FIDELITY BANK's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 15 day of October, 2018.

Michelle Schwartz by Donna Stockman

By: Guy Wiggs, Russell Stockman, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Michelle Schwartz, Kathy Arrington
Substitute Trustee(s)

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.

**SALE INFORMATION CAN BE OBTAINED ON LINE AT www.insourcelogic.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

TS No TX07000346-18-1

APN 12060100030220000

TO No 180383003-TX-RWI

EXHIBIT "A"

BEING LOT 22, BLOCK 3 OF PIONEER OAKS, AN ADDITION TO THE CITY OF BALCH SPRINGS,
DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 85005,
PAGE 1462, MAP RECORDS, DALLAS COUNTY, TEXAS

Our File Number: 15-14919

Name: KRISTINA MARIE ORTIZ AN UNMARRIED WOMAN

NOTICE OF TRUSTEE'S SALE

WHEREAS, on December 5, 2011, KRISTINA MARIE ORTIZ AN UNMARRIED WOMAN, executed a Deed of Trust/Security Instrument conveying to MATT H. LAIRD, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR CORNERSTONE MORTGAGE COMPANY, its successors and assigns, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 201100320981, in the DEED OF TRUST OR REAL PROPERTY records of DALLAS COUNTY, TEXAS; and

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, DECEMBER 4, 2018**, between ten o'clock AM and four o'clock PM and beginning not earlier than 1:00 PM or not later than three hours thereafter, I will sell said Real Estate at the George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202, in **DALLAS COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows:

BEING LOT TWENTY-FOUR A (24A), BLOCK F, FOSSIL RIDGE ADDITION, AN ADDITION TO THE CITY OF BALCH SPRINGS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 185555, PAGE 2010, BEING A CORRECTION OF PLATS RECORDED IN VOLUME 2003010, PAGE 4, VOLUME 2004112, PAGE 252 AND VOLUME 2004146, PAGE 118, PLAT RECORDS, DALLAS COUNTY, TEXAS.

Property Address: 12724 BRUCE DRIVE
BALCH SPRINGS, TX 75180
Mortgage Servicer: BANK OF AMERICA, N.A.
Noteholder: BANK OF AMERICA, N.A.
7105 CORPORATE DRIVE
PLANO, TX 75024-4100

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

ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND this 27 day of September, 2018.

Michelle Schwartz by Donna Stockman

Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Denise Boerner, Tim Lewis, Russell Stockman, Rick Snoke, Clay Golden, Brent Graves, Kenny Shirey, John Beazley, Craig Muirhead, Wendy Lambert, Rick Montgomery, Aaron Parker, Matthew Hansen, Terry Waters, Logan Thomas, Michelle Schwartz, Shawn Schiller, Kathy Arrington, Substitute Trustees

c/o Marinosci Law Group, P.C.
14643 Dallas Parkway, Suite 750
Dallas, Texas 75254
(972) 331-2300

FILED

2018 SEP 27 PM 2:14

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY _____ DEPUTY