

**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 8, BLOCK 1, OF MEADOWCREEK SQUARE NO 2, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE REPLAT THEREOF RECORDED IN VOLUME 77090, PAGE 1427, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/21/2010 and recorded in Document 201000190671 real property records of Dallas County, Texas.

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

Date: 12/05/2017

Time: 01:00 PM

Place: Dallas County Courthouse, Texas at the following location: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS 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 ISRAEL SANTOS AND GLORIA GONZALEZ SANTOS, provides that it secures the payment of the indebtedness in the original principal amount of \$115,445.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. BRANCH BANKING AND TRUST COMPANY is the current mortgagee of the note and deed of trust and BRANCH BANKING AND TRUST COMPANY is mortgage servicer. A servicing agreement between the mortgagee, whose address is BRANCH BANKING AND TRUST COMPANY c/o BRANCH BANKING AND TRUST COMPANY, P. O. BOX 2467, GREENVILLE, SC 29602 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint SHELLEY ORTOLANI, MARY MANCUSO, ROBERT ORTOLANI, MICHELE HREHA, DAVID STOCKMAN, BRENDA WIGGS, DENISE BOERNER, GUY WIGGS, DONNA STOCKMAN, LORI MCCARTY, TIM LEWIS, CARL NIENDORFF, L. KELLER MACKIE, MICHAEL W. ZIENTZ, WES WEBB, TRACEY MIDKIFF OR KRISTEN WALL, 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  
Tracey Midkiff, Attorney at Law  
Marissa Sibal, Attorney at Law  
Parkway Office Center, Suite 900  
14160 North Dallas Parkway  
Dallas, TX 75254

SHELLEY ORTOLANI, MARY MANCUSO, ROBERT ORTOLANI, MICHELE HREHA, DAVID STOCKMAN, BRENDA WIGGS, DENISE BOERNER, GUY WIGGS, DONNA STOCKMAN, LORI MCCARTY, TIM LEWIS, CARL NIENDORFF, L. KELLER MACKIE, MICHAEL W. ZIENTZ, WES WEBB, TRACEY MIDKIFF OR KRISTEN WALL  
c/o AVT Title Services, LLC  
1101 Ridge Rd. Suite 222  
Rockwall, TX 75087

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 \_\_\_\_\_ County Clerk and caused it to be posted at the location directed by the Dallas County Commissioners Court.

JOHN F. WILSON  
COUNTY CLERK  
DALLAS COUNTY

2017 OCT 26 AM 10: 25

FILED

## 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 23, IN BLOCK G, OF HOLIDAY PARK NORTH NO. 6, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 71088, PAGE 2193, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 10/27/2014 and recorded in Document 201400276404 real property records of Dallas County, Texas.

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

Date: 12/05/2017

Time: 10:00 AM

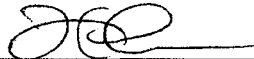
Place: Dallas County Courthouse, Texas at the following location: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS OFFICE or as designated by the County Commissioners Court.

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.

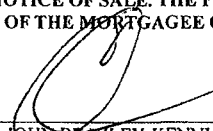
5. *Obligations Secured.* The Deed of Trust executed by RAUL NAVARRO, provides that it secures the payment of the indebtedness in the original principal amount of \$108,007.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Pacific Union Financial, LLC is the current mortgagee of the note and deed of trust and PACIFIC UNION FINANCIAL, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Pacific Union Financial, LLC c/o PACIFIC UNION FINANCIAL, LLC, 1603 LBJ Freeway, Suite 500, Dallas, TX 75234 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint BRETT BAUGH, JOHN BEAZLEY, KENNY SHIREY, RICK MONTGOMERY, CRAIG MUIRHEAD, AARON PARKER, CLAY GOLDEN, ROBERT AGUILAR, BRENT GRAVES, WENDY LAMBERT, TROY ROBINETT, MARK BULEZIUK, TERRY WATERS, MATT HANSEN, FREDERICK BRITTON, DOUG WOODARD, BRADLEY ROSS, WES WEBB, MICHAEL W. ZIENTZ, L. KELLER MACKIE, CARL NIENDORFF, TRACEY MIDKIFF, KRISTEN WALL, Donna Stockman or David Stockman, 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  
Tracey Midkiff, Attorney at Law  
Marissa Sibal, Attorney at Law  
Parkway Office Center, Suite 900  
14160 North Dallas Parkway  
Dallas, TX 75254



BRETT BAUGH, JOHN BEAZLEY, KENNY SHIREY,  
RICK MONTGOMERY, CRAIG MUIRHEAD, AARON  
PARKER, CLAY GOLDEN, ROBERT AGUILAR, BRENT  
GRAVES, WENDY LAMBERT, TROY ROBINETT, MARK  
BULEZIUK, TERRY WATERS, MATT HANSEN,  
FREDERICK BRITTON, DOUG WOODARD, BRADLEY  
ROSS, WES WEBB, MICHAEL W. ZIENTZ, L. KELLER  
MACKIE, CARL NIENDORFF, TRACEY MIDKIFF,  
KRISTEN WALL, Donna Stockman or David Stockman  
c/o AVT Title Services, LLC  
1101 Ridge Rd. Suite 222  
Rockwall, TX 75087

### 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 Dallas County Clerk and caused it to be posted at the location directed by the Dallas County Commissioners Court.

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

OCT 12 PM 3:18

FILED

### 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:** 12/05/2017

**Time:** The sale will begin at **01:00 PM** or not later than three hours after that time

**Place:** NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET 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:** 2901 Gayle Drive, Garland, TX 75044

- 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 10/03/2005 and recorded 10/10/2005 in Document 200503540493, Book --- Page ---, real property records of Dallas County Texas, with **Clinton D. Richey and wife, Jenee E. Richey** grantor(s) and Aegis Wholesale Corporation., as lender, Mortgage Electronic Registration Systems, Inc., as Beneficiary.
- 4. Appointment of Substitute Trustee:** The undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by the above referenced Deed of Trust.
- 5. Obligation Secured:** Deed of Trust or Contract Lien executed by **Clinton D. Richey and wife, Jenee E. Richey** securing the payment of the indebtedness in the original principal amount of \$ **83,760.00**, 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 RESIDENTIAL ASSET SECURITIZATION TRUST Series 2005-A15 MORTGAGE PASS-THROUGH CERTIFICATES Series 2005-O** is the current mortgagee of the note and the deed of trust or contract lien.
- 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 21 in Block 7 of APOLLO ESTATES NO.2, an Addition to the City of GARLAND, DALLAS County, Texas, according to the Plat thereof recorded in Volume 78071, Page 2213, Map Records, DALLAS County, Texas.**

### Notice of [Substitute] Trustee Sale

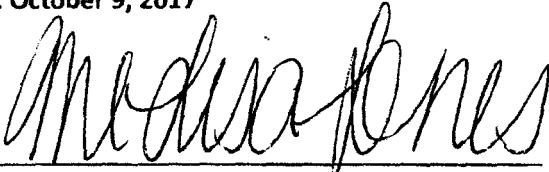
- 8. **Mortgage Servicer Information:** The Mortgage Service is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer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

C/O Ocwen Loan Servicing, LLC  
 1661 Worthington Rd., Suite 100  
 West Palm Beach, FL 33409  
 Phone: 1-800-746-2936

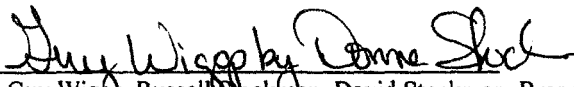
- 9. **Limitation of Damages:** If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

**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: October 9, 2017



Stephanie Spurlock, Laterrika Thompkins, Camisha Scott, Keisha Lyons, Melisa Jones, Iman Walcott, Tanesha Humphrey, Claire Buxton – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer



Guy Wiggs, Russell Stockman, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Lori McCarty, Tim Lewis, Michelle Schwartz, Shelley Ortolani, Mary Mancuso, Robert Ortolani, Michele Hreha, Brett Baugh, John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Robert Aguilar, Brent Graves, Wendy Lambert, Troy Robinett, Mark Buleziuk, Terry Waters, Matt Hansen, Frederick Britton, Chris Demarest, Chance Oliver, Max Murphy or Bret Allen, Kelly Leonard, Angel L. Reyes II – Substitute Trustee(s)

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

**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.**

FILED  
17 OCT 12 PM 3:16  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

**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: 12/05/2017

Time: The sale will begin at **01:00 PM** or not later than three hours after that time

Place: **NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET 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: 702 Honey Hill Drive, Garland, TX 75040

- 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 04/04/2006 and recorded 04/19/2006 in Document 200600142981, Book --- Page ---, real property records of Dallas County Texas, with **Charlton Turner and Lakeisha Turner, Husband and Wife** grantor(s) and Decision One Mortgage Company, LLC., North Carolina Limited Liability Company., as lender, Mortgage Electronic Registration Systems, Inc., as Beneficiary.
- 4. Appointment of Substitute Trustee:** The undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by the above referenced Deed of Trust.
- 5. Obligation Secured:** Deed of Trust or Contract Lien executed by **Charlton Turner and Lakeisha Turner, Husband and Wife** securing the payment of the indebtedness in the original principal amount of **\$ 189,360.00**, 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 Morgan Stanley ABS Capital I Inc. Trust 2006-HE5, Mortgage Pass-Through Certificates, Series 2006-HE5** is the current mortgagee of the note and the deed of trust or contract lien.
- 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:  
**LOT 8, BLOCK 7, OF REPLAT OF CHARLESTON COMMONS NO. 2, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED UNDER CLERK'S FILE NO. 200503559449, OFFICIAL PUBLIC RECORDS, DALLAS COUNTY, TEXAS.**

**Notice of [Substitute] Trustee Sale**

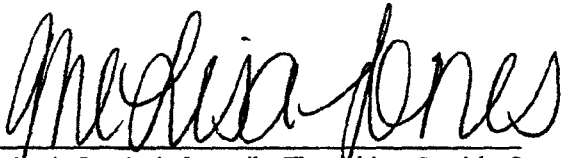
- 8. **Mortgage Servicer Information:** The Mortgage Service is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer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

**C/O Ocwen Loan Servicing, LLC  
 1661 Worthington Rd., Suite 100  
 West Palm Beach, FL 33409  
 Phone: 1-800-746-2936**

- 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: October 5, 2017**



Stephanie Spurlock, Laterrika Thompkins, Camisha Scott, Keisha Lyons, Melisa Jones, Iman Walcott, Tanesha Humphrey, Claire Buxton- Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer



Guy Wiggs, Russell Stockman, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Lori McCarty, Tim Lewis, Michelle Schwartz, Shelley Ortolani, Mary Mancuso, Robert Ortolani, Michele Hreha, Brett Baugh, John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Robert Aguilar, Brent Graves, Wendy Lambert, Troy Robinett, Mark Buleziuk, Terry Waters, Matt Hansen, Frederick Britton, Chris Demarest, Chance Oliver, Max Murphy or Bret Allen, Kelly Leonard, Angel L. Reyes II - Substitute Trustee(s)

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

**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.**

Our File Number: 16-15637

Name: KENNETH S DELZELL, A SINGLE MAN AND JESSICA C PANT, A SINGLE WOMAN

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on April 19, 2010, KENNETH S. DELZELL, A SINGLE MAN AND JESSICA C PANT, A SINGLE WOMAN, executed a Deed of Trust/Security Instrument conveying to STEWART B. HOGE, P.C., as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS A NOMINEE FOR TOWN SQUARE MORTGAGE & INVESTMENTS, INC., in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 201000099990, 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 5, 2017**, 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 County Courthouse 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 7, IN BLOCK B, OF RIDGEWOOD PARK, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 36, PAGE 59, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS. SAVE AND EXCEPT THE NORTH 11 FEET

Property Address: 3206 PRESCOTT DRIVE  
GARLAND, TX 75041  
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 16 day of October, 2017.

*Guy Wiggs by Donna Stockman*

Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Denise Boefner, Tim Lewis, Rick Snoke, Troy Robinett, Clay Golden, Frederick Britton, Robert Aguilar, Brett Baugh, Brent Graves, Kenny Shirey, John Beazley, Craig Muirhead, Wendy Lambert, Rick Montgomery, Aaron Parker, Mark Buleziuk, Matt Hansen, Terry Waters, Chris Demarest, Michelle Schwartz, Russell Stockman, Substitute Trustees

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

FILED  
OCT 16 AM 10:37  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

A

### 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.**

FILED  
17 OCT 19 PM 3:19  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

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

**Date:** 12/05/2017

**Time:** The sale will begin at **01:00 PM** or not later than three hours after that time

**Place:** NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET 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:** 1901 Tobin Trail, Garland, TX 75043

- 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 10/12/1998 and recorded 10/16/1998 in Document 335204, Book 98203 Page 04134, real property records of Dallas County Texas, with James Anderson, a married person, grantor(s) and Option One Mortgage Corporation, a California Corporation.
- 4. Appointment of Substitute Trustee:** The undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by the above referenced Deed of Trust.
- 5. Obligation Secured:** Deed of Trust or Contract Lien executed by James Anderson, a married person, securing the payment of the indebtedness in the original principal amount of **\$178,500.00**, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, National Association, successor by merger to Wells Fargo Bank Minnesota, National Association (formerly known as Norwest Bank Minnesota, National Association) as Trustee for Option One Mortgage Loan Trust 1999-A, Asset-Backed Certificates, Series 1999-A is the current mortgagee of the note and the 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 4, Block C of Toler Estates No.4, an Addition to the City of Garland, Dallas County, Texas, according to the Map thereof recorded in Volume 73179, Page 195, Map Records, Dallas County, Texas. Also known as 1901 Tobin Trail, Garland, Texas.**
  
8. **Mortgage Servicer Information:** The Mortgage Service 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. **Ocwen Loan Servicing, LLC**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

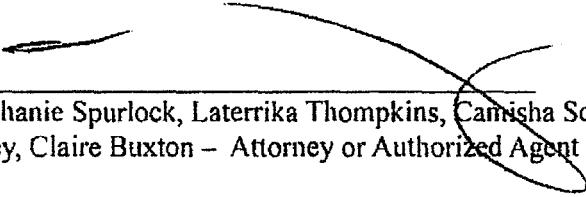
**C/O Ocwen Loan Servicing, LLC  
1661 Worthington Rd., Suite 100  
West Palm Beach, FL 33409  
Phone: 1-800-746-2936**

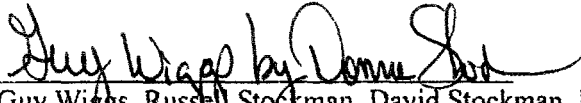
## Notice of [Substitute] Trustee Sale

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: October 13, 2017

  
Stephanie Spurlock, Laterrika Thompkins, Camisha Scott, Keisha Lyons, Melisa Jones, Iman Walcott, Tanesha Humphrey, Claire Buxton – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

  
Guy Wiggs, Russel Stockman, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Lori McCarty, Tim Lewis, Michelle Schwartz, Shelley Ortolani, Mary Mancuso, Robert Ortolani, Michele Hreha, Brett Baugh, John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Robert Aguilar, Brent Graves, Wendy Lambert, Troy Robinett, Mark Buleziuk, Terry Waters, Matt Hansen, Frederick Britton, Chris Demarest, Chance Oliver, Max Murphy or Bret Allen, Kelly Leonard, Angel L. Reyes, II– Substitute Trustee(s)

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

**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.**

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

**DEED OF TRUST INFORMATION:**

**Date:** 10/15/1998  
**Grantor(s):** RONALD D. CROSS AND LYKINDA L. CROSS, HUSBAND AND WIFE  
**Original Mortgagee:** BANK OF AMERICA, FSB  
**Original Principal:** \$85,500.00  
**Recording Information:** Book 98208 Page 02409 Instrument 342024  
**Property County:** Dallas  
**Property:** BEING LOT 17 IN BLOCK 8 OF THE SIXTH INSTALLMENT OF ORCHARD HILLS ESTATES, AN ADDITION TO THE CITY OF GARLAND, TEXAS, ACCORDING TO THE MAP RECORDED IN VOLUME 35, PAGE 239 OF THE MAP RECORDS OF DALLAS, TEXAS.  
**Reported Address:** 1001 MCDONALD DRIVE, GARLAND, TX 75041

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** NATIONSTAR MORTGAGE LLC D/B/A MR.COOPER  
**Mortgage Servicer:** Nationstar Mortgage LLC d/b/a Mr. Cooper  
**Current Beneficiary:** NATIONSTAR MORTGAGE LLC D/B/A MR.COOPER  
**Mortgage Servicer Address:** 8950 Cypress Waters Blvd., Coppell, TX 75019

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 5th day of December, 2017  
**Time of Sale:** 10:00 AM or within three hours thereafter.  
**Place of Sale:** AT THE AREA OUTSIDE ON THE NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET BELOW THE OVERHANG in Dallas County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Dallas County Commissioner's Court.

**Substitute Trustee(s):** Brett Baugh, John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Robert Aguilar, Brent Graves, Wendy Lambert, Troy Robinett, Mark Buleziuk, Terry Waters, Matt Hansen, Frederick Britton, Michael Burns, Braden Barnes, Elizabeth Hayes, Michael Hupf, Marilyn Jones, Suzanne Suarez, Jack Withem, or Alexander Wolfe, any to act

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Brett Baugh, John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Robert Aguilar, Brent Graves, Wendy Lambert, Troy Robinett, Mark Buleziuk, Terry Waters, Matt Hansen, Frederick Britton, Michael Burns, Braden Barnes, Elizabeth Hayes, Michael Hupf, Marilyn Jones, Suzanne Suarez, Jack Withem, or Alexander Wolfe, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Brett Baugh, John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Robert Aguilar, Brent Graves, Wendy Lambert, Troy Robinett, Mark Buleziuk, Terry Waters, Matt Hansen, Frederick Britton, Michael Burns, Braden Barnes, Elizabeth Hayes, Michael Hupf, Marilyn Jones, Suzanne Suarez, Jack Withem, 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 and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

Buckley Madole, P.C.

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

2017 OCT 30 PM 2:48

FILED