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STATE OF TEXAS

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2018 JAN 18 PM 3: 08

COUNTY OF DALLAS

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JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public foreclosure sale.

1. **Property to be Sold:** The property to be sold is certain real property located in Dallas County, Texas and more fully described as:

2428 Spring Meadow Drive, Balch Springs, TX 75180; a/k/a

Lot 44, Block A of Spring Lake, an addition to the City of Balch Springs, Dallas County, Texas, according to the Plat thereof recorded in Volume 2002224, Page 13, Map Records, Dallas County, Texas;

2. **Owner(s):** Mr. Narciso F. Zevallos & Mr. Michael Y. Zevallos

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

Date: Tuesday, March 6, 2018

Time: Between the hours of 10:00 a.m. and 1:00 p.m. The sale shall commence at no earlier time than 10:00 a.m.

Place: At the County Courthouse in Dallas County, Texas, in the area where foreclosure sales are to take place as designated by the commissioner's court of said county, said designation having been recorded in the real property records of said county.

4. **Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of the sale for the property being sold. The Property will be sold "as is", "where is" and "with all faults" of whatever nature or kind. NO warranty or representation of any kind is made regarding the property.


The sale will be made expressly subject to the provisions of the Declaration, any and all prior matters of records affecting the Property and any rights of redemption granted by law. **Prospective bidders are strongly urged to examine the applicable property records and the law.**

5. **Type of Sale:** The sale is a foreclosure sale to foreclose the Lien of SL Homeowners' Assoc., Inc., a/k/a Spring Lake Homeowners Assoc., Inc. a/k/a Spring Lake Development for the failure of the above-referenced owner(s) to pay assessments and related charges against the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of \$11,386.00, as of January 17, 2018.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

Dated: January 17, 2018



**Jack Manning, Casey Meyers, and Lance
Erickson, Attorneys & Substitute Trustees**

MANNING & MEYERS
Attorneys at Law
4340 N. Central Expressway, Suite 200
Dallas, Texas 75206
(214) 823-6600 – Telephone
(214) 821-3800 – Facsimile

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED ABOVE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ABOVE NAMED ASSOCIATION.

Our File Number: 17-13344

Name: DENETRA D GILES-ACY, AN UNMARRIED WOMAN

NOTICE OF TRUSTEE'S SALE

WHEREAS, on October 29, 2010, DENETRA D. GILES-ACY, AN UNMARRIED WOMAN, executed a Deed of Trust/Security Instrument conveying to RANDALL C. PRESENT, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD., in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 201000280464, 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, MARCH 6, 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 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:

LOT 146, PIONEER BLUFFS PHASE TWO, AN ADDITION LO THE CITY OF BALCH SPRINGS, DALLAS COUNTY, TEXAS. ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2004112 PAGE 276 OF THE PLAT RECORDS OF DALLAS COUNTY, TEXAS.

Property Address: 14108 PIONEER BLUFFS ROAD
BALCH SPRINGS, TX 75181

Mortgage Servicer: PENNYMAC LOAN SERVICES, LLC

Noteholder: BANK OF AMERICA, N.A.
3043 TOWNSGATE ROAD, #200
WESTLAKE VILLAGE, CA 91361

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 21 day of December, 2017

Guy Wiggs by Donna Stockman

Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Denise Boerner, Tim Lewis, Russell Stockman, 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, Matt Hansen, Terry Waters, Logan Thomas, Michelle Schwartz, Shawn Schiller, Substitute Trustees

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

DALLAS COUNTY
COUNTY CLERK
JOHN F. WARREN

2017 DEC 21 PM 12:30

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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: March 06, 2018

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

Place: THE AREA OUTSIDE ON THE NORTHSIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET BELOW THE OVERHANG 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 June 11, 2004 and recorded in Document VOLUME 2004118, PAGE 01721 real property records of DALLAS County, Texas, with ELVIN FORD AND LORETTA FORD, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ELVIN FORD AND LORETTA FORD, securing the payment of the indebtednesses in the original principal amount of \$151,854.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. BANK OF AMERICA, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

MICHAEL HARRISON, ROBERT FORSTER, JEFFREY FLEMING, LAUREN CHRISTOFFEL, BRETT BAUGH, JOHN BEAZLEY, KENNY SHIREY, RICK MONTGOMERY, CRAIG MUIRHEAD, AARON PARKER, CLAY GOLDEN, ROBERT AGUILAR, BRENT GRAVES, WENDY LAMBERT, TROY ROBINETT, TERRY WATERS, MATT HANSEN, FREDERICK BRITTON, SHAWN SCHILLER, LOGAN THOMAS

Substitute Trustee

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

Certificate of Posting

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

Declarants Name: _____
Date: _____

JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY

2018 JAN 12 PM 2:29

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DALLAS

EXHIBIT "A"

BEING LOT 22, BLOCK J, SPRING RIDGE PHASE ONE, AN ADDITION TO THE CITY OF BALCH SPRINGS, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 2002212, PAGE 143, MAP RECORDS OF DALLAS COUNTY, TEXAS.



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