

American Estate and Trust LC FBO David Campbell ROTH IRA, Noteholders
August REI, LLC, Loan Servicing Company
Ghrist Law Firm, Attorney

FILED

2017 OCT 11 PM 4:00

NOTICE OF TRUSTEE'S SALE

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

WHEREAS, on December 23rd, 2013, Celestino R. Najera and Cynthia Najera executed a Deed of Trust conveying to Maureen S. Kersey, as Trustee, the Real Estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Dallas County, Texas and is recorded under Clerk's File/Instrument Number 201300386236, to which reference is made for all purposes.

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 and is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, November 7th, 2017

Time: The sale shall begin no earlier than 10:00 am or no later than three hours thereafter

Place: The foreclosure sale will be conducted at public venue in the area designated by the DALLAS County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

THE REAL PROPERTY (INCLUDING ANY IMPROVEMENTS) SUBJECT TO THIS LIEN BEING LOT 17, BLOCK B, TWIN OAKS ADDITION, AN ADDITION TO THE CITY OF BALCH SPRINGS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 48, PAGE 157 OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS AND MORE COMMONLY KNOWN AS 13214 TWIN OAKS, BALCH SPRINGS, TX 75180.

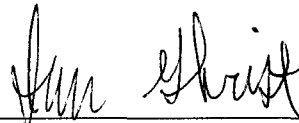
3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, Ian Ghrist, 2735 Villa Creek Drive, Suite 250A, Farmer's Branch, Texas 75234

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. The Substitute Trustee will not answer any questions about the property. Bidders are instructed not to inquire of the Substitute Trustee as to anything other than the information provided in this notice or to rely on or expect any answers to any questions outside of the information provided in this notice.

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 MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer is entitled to administer the foreclosure due to the fact that the servicer and the noteholder have entered into an agreement granting the current mortgage servicer authority to service the mortgage, the notices required under Section 51.002(b) of the Texas property code disclose that the mortgage servicer is representing the mortgagee under a servicing agreement with the mortgagee and the name of the mortgagee and the address of the mortgagee or the address of the mortgage servicer if there is an agreement granting a mortgage servicer the authority to service the mortgage. However, in this instance, the noteholder has expressly authorized this foreclosure despite any authorization also provided by the mortgage servicer.



Ian Ghrist, Substitute Trustee
Ghrist Law Firm
2735 Villa Creek Drive, Suite 250A
Farmer's Branch, Texas 75234
(817) 778-4136