

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 28, BLOCK B OF WOODCREST ESTATES ADDITION, AN ADDITION TO THE CITY OF CARROLLTON, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 71004, PAGE 1725, MAP RECORDS, DALLAS COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 12/19/2005 and recorded in Document 200503644069 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: 11/06/2018
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 JOSEPH D. GAONA AND SANDRA S. GAONA, provides that it secures the payment of the indebtedness in the original principal amount of \$84,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. The Bank of New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank, N.A., as Trustee for the benefit of the Certificateholders of Popular ABS, Inc. Mortgage Pass-Through Certificates Series 2006-B is the current mortgagee of the note and deed of trust and OCWEN LOAN SERVICING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is The Bank of New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank, N.A., as Trustee for the benefit of the Certificateholders of Popular ABS, Inc. Mortgage Pass-Through Certificates Series 2006-B c/o OCWEN LOAN SERVICING, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Order to Foreclose. The Bank of New York Mellon f/k/a The Bank of New York as successor trustee for JPMorgan Chase Bank, N.A., as Trustee for the benefit of the Certificateholders of Popular ABS, Inc. Mortgage Pass-Through Certificates Series 2006-B obtained a Order from the 192nd District Court of Dallas County on 11/27/2017 under Cause No. DC-17-07919. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

7. 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 CARL NIENDORFF, L. KELLER MACKIE, MICHAEL W. ZIENTZ, MICHAEL D. VESTAL, WES WEBB, 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.

[Signature]
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

[Signature]
CARL NIENDORFF, L. KELLER MACKIE, MICHAEL W. ZIENTZ, MICHAEL D. VESTAL, WES WEBB, 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.

2018 SEP 27 PM 2:36
FILED
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
TEXAS

# NOTICE OF TRUSTEE'S SALE

FILED

**DEED OF TRUST INFORMATION:**

Grantor(s)	Michael Gonzalez	Deed of Trust Date	August 2018
Original Mortgagee	Compass Bank	Original Principal	\$160,000.00
Recording Information	Instrument #: 201500244848 in Dallas County, Texas	Original Trustee	Eduardo Castaneda
Property Address	1201 Erie Street, Carrollton, TX 75006	Property County	Dallas

AM 10: 52  
JOHN E. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
DEPUTY

**MORTGAGE SERVICER INFORMATION:**

Current Mortgagee	COMPASS BANK, an Alabama banking corporation, authorized to do business as BBVA COMPASS	Mortgage Servicer	BBVA Compass
Current Beneficiary	COMPASS BANK, an Alabama banking corporation, authorized to do business as BBVA COMPASS	Mortgage Servicer Address	401 West Valley Avenue, Homewood, AL 35209

**SALE INFORMATION:**

Date of Sale	11/06/2018
Time of Sale	01:00 PM or no later than 3 hours thereafter
Place of Sale	The outside area on the north side of the George Allen Courts Building facing Commerce Street below the overhang County Courthouse 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 Trustees	Scott Crist, Jeremiah Hayes, Shelley Ortolani, Mary Mancuso, Robert Ortolani, Michele Hreha, Guy Wiggs, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Michelle Schwartz, Francesca Ortolani, Selim Taherzadeh, Mo Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	5001 Spring Valley Road, Suite 1020W, Dallas, Texas 75244

**PROPERTY INFORMATION:**

**Legal Description as per the Deed of Trust:**  
 BEING ALL THAT CERTAIN LOT, TRACT OF PARCEL OF LAND LOCATED IN THE J.B LEE SURVEY, ABSTRACT 798, CARROLLTON, DALLAS COUNTY, TEXAS BEING THE REMINDER OF A CALLED 1.635 ACRE TRACT OF LAND DESCRIBED IN DEED GLEN N. BARNES AND WIFE, JOCELYN W. BARNES, RECORDED IN VOLUME 78136, PAGE 611, DEED RECORDS, DALLAS COUNTY, TEXAS AND BEING A PART OF LOTS 18, 19 AND 20, BLOCK 3, OF "CARROLLTON HEIGHTS", AN ADDITION TO THE CITY OF CARROLLTON, DALLAS COUNTY TEXAS, ACCORDING TO THE MAP THEREOF IN VOLUME 1, PAGE 193, MAP RECORDS, DALLAS COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEINNING AT A 1/2 INCH DIAMETER IRON ROD FOUND AT THE SOUTHEAST CORNER OF LOT 20, BLOCK OF SAID POINT BEING THE INTERSECTION OF THE WEST LINE OF ERIE STREET, A FIFTY FOOT WIDE PUBLIC RIGHT-OF-WAY, WITH THE NOTH LINE OF ROSEMON AVENUE A FIFTY FOOT WIDE PUBLIC RIGHT-OF-WAY;

THENCE WEST (BASIS OF BEARING DERIVED FROM THE AFOREMENTIONED BARNES DEED), ALONG THE SAID NORTH LINE OF ROSEMON, A DISTANCE OF 150.00 FEET TO A 1/2 INCH DIAMETER IRON ROD FOUND AT THE SOUTHWEST CORNER OF LOT 18 AND THE SOUTHEAST CORNER OF LOT 17, BLOCK 3 OF SAID ADDITION;

THENCE NORTH 00 DEG. 23 MIN. 37 SEC. EAST, ALONG THE COMMON LINE OF LOTS 17 AND 18,

## NOTICE OF TRUSTEE'S SALE

**BLOCK 3 OF SAID ADDITION, A DISTANCE OF 137.00 FEET TO A 1/2-INCH DIAMETER IRON ROD FOUND FOR CORNER;**

**THENCE EAST, A DISTANCE OF 29.00 FEET TO A 1/2-INCH DIAMETER IRON ROD SET FOR CORNER;**

**THENCE SOUTH 00 DEG 23 MIN 37 SEC WEST, A DISTANCE OF 34.00 FEET TO A 1/2-INCH DIAMETER IRON RODSET FOR CORNER;**

**THENCE EAST ALONG THE SOUTH LINE OF THE LAND DESCRIBED IN DEED OF CLEMENTS C. KOEHLER, RECORDED IN VOLUME 2000117, PAGE 561, DEED RECORDS, DALLAS COUNTY, TEXAS, A DISTANCE OF 121.00 FEET TO A 1/2-INCH DIAMETER IRON ROD SET FOR CORNER IN SAID WEST LINE OF ERIE STREET;**

**THENCE SOUTH 00DEG 23 MIN 37 SEC WEST, ALONG SAID WEST LINE AND THE EAST LINE OF SAID LOT 20, A DISTANCE OF 103.00 FEET TO THE PLACE OF BEGINNING AND CONTAINING 16,436 SQUARE FEET OR 0.377 OF AN ACRE OF LAND;**

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

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 Beneficiary 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.

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 other 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 from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary 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 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

## NOTICE OF TRUSTEE'S SALE

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Pursuant to the Texas Property Code, the Trustee reserves the right to set further reasonable conditions for conducting the Sale. Any such further conditions shall be announced before bidding is opened for the first Sale of the day held by the Trustee or any Substitute Trustee.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, 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.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**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.**

**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.**

Dated October 1, 2018.

  
Selim H. Taherzadeh  
5001 Spring Valley Road  
Suite 1020W  
Dallas, TX 75244  
(469) 729-6800

Return to: TAHERZADEH, PLLC  
5001 Spring Valley Road, Suite 1020W, Dallas, TX 75244