



C&S No. 44-12-1578 / Conventional / Yes
Ditech Financial LLC

NOTICE OF 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. Sender is: Codilis & Stawiarski, PC, 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

Date of Security Instrument: April 27, 2006

Grantor(s): Vince A Romo, a married person

Original Trustee: CTC Real Estate Services

Original Mortgagee: Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for America's Wholesale Lender, its successors and assigns

Recording Information: Clerk's File No. 200600172677, in the Official Public Records of DALLAS County, Texas.

Current Mortgagee: Ditech Financial LLC

Mortgage Servicer: Ditech Financial LLC, whose address is C/O 3000 Bayport Drive, Suite 880, Tampa, FL 33607 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

Legal Description:

LOT 18, BLOCK C, RAINTREE VILLAGE, AN ADDITION TO THE CITY OF COPPELL, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 86132, PAGE 2311, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

Date of Sale: 11/07/2017 Earliest Time Sale Will Begin: 1:00 PM

APPOINTMENT OF SUBSTITUTE TRUSTEE

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.

WHEREAS, the undersigned hereby APPOINTS AND DESIGNATES Shelley Ortolani as Substitute Trustee, Mary Mancuso as Successor Substitute Trustee, Brett Baugh as Successor Substitute Trustee, Kenny Shirey as Successor Substitute Trustee, Rick Montgomery as Successor Substitute Trustee, Craig Muirhead as Successor Substitute Trustee, Clay Golden as Successor Substitute Trustee, Robert Aguilar as Successor Substitute Trustee, Brent Graves as Successor Substitute Trustee, John Beazley as Successor Substitute Trustee, Wendy Lambert as Successor Substitute Trustee, Troy Robinett as Successor Substitute Trustee, Robert Ortolani as Successor Substitute Trustee, Michele Hreha as Successor Substitute Trustee, Aaron Parker as Successor Substitute Trustee, Mark Buleziuk as Successor Substitute Trustee, Matt Hansen as Successor Substitute Trustee, David Stockman as Successor Substitute Trustee, Brenda Wiggs as Successor Substitute Trustee, Denise Boerner as Successor Substitute Trustee, Guy Wiggs as Successor Substitute Trustee, Donna Stockman as Successor Substitute Trustee, Tim Lewis as Successor Substitute Trustee, Frederick Britton as Successor Substitute Trustee, Terry Waters as Successor Substitute Trustee, Michelle Schwartz as Successor Substitute Trustee, or Thomas Delaney as Successor Substitute Trustee or Lisa Cockrell as Successor Substitute Trustee

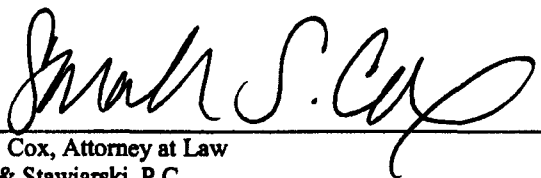
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be 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.

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

Executed on this the 12th day of October, 2017.

For Information:

"Auction.com
1 Mauchly
Irvine, CA 92618



Sarah S. Cox, Attorney at Law
Codilis & Stawiariski, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

STATE OF TEXAS

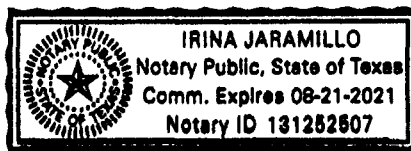
COUNTY OF HARRIS

Before me, the undersigned Notary Public, on this day personally appeared Sarah S. Cox as Attorney for the Mortgagee and/or Mortgage Servicer known to me or proved to me through a valid State driver's license or other official identification described as Personal Knowledge, to be the person whose name is subscribed to the foregoing instrument and acknowledge to me that he/she executed the same for the purposes and consideration therein expressed.

Given under my hand seal of office on this the 12th day of October, 2017.



Notary Public
Signature



Posted and filed by: _____

Printed Name: _____

C&S No. 44-12-1578 / Conventional / Yes
Ditech Financial LLC

FILED

2017 OCT 16 AM 10:37

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

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

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

TS No TX08000133-15-7S

APN 18045850010200000

TO No 160327150

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on June 21, 2011, ROSELINE A. EMENYI AND SPOUSE, LIVINGSTON EMENYI (HAVING ACQUIRED TITLE AS EFIONG EMENYI) as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of CALVIN C. MANN JR as Trustee, U.S. BANK NATIONAL ASSOCIATION ND as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$245,000.00, payable to the order of U.S. Bank National Association as Successor by Merger to U.S. Bank National Association ND as current Beneficiary, which Deed of Trust recorded on June 29, 2011 as Document No. 201100167127 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 1804585001020DAV0000

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, Lori McCarty, Tim Lewis, Michelle Schwartz 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 U.S. Bank National Association as Successor by Merger to U.S. Bank National Association ND, 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, November 7, 2017 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 U.S. Bank National Association as Successor by Merger to U.S. Bank National Association ND'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 U.S. Bank National Association as Successor by Merger to U.S. Bank National Association ND'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 16 day of October, 2017.

Guy Wiggs by Donna Stockman
By: Guy Wiggs, Russell Stockman, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman,
Lori McCarty, Tim Lewis, Michelle Schwartz
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 TX08000133-15-7S

APN 18045850010200000

TO No 160327150

EXHIBIT "A"

BEING LOT 20, IN BLOCK 1 OF WESTBURY MANOR, AN ADDITION TO THE CITY OF COPPELL,
DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME
99107, PAGE 41, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.