

FILED

NOTICE OF DEFAULT AND FORECLOSURE SALE

2018 OCT 11 PM 3:48

WHEREAS, on June 27, 2005, a certain Adjustable Rate Home Equity Conversion Deed of Trust ("Reverse Mortgage") was executed by JANE RASBERRY WELDON, as mortgagor in favor of FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDY MAC BANK F.S.B., as mortgagee and ROBERT K. FOWLER, as trustee, and was recorded on November 14, 2005 under Clerk's Instrument Number 200503581399 in the real property records of Dallas, Texas.

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

WHEREAS, the Reverse Mortgage was insured by the United States Secretary of Housing and Urban Development (the "Secretary") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Reverse Mortgage is now owned by the Secretary, pursuant to an assignment dated January 27, 2012, and recorded on February 16, 2012, under Clerk's Instrument Number 201200043969 in the real property records of Dallas County, Texas; and

WHEREAS, a default has been made in the covenants and conditions of the Reverse Mortgage in that the Mortgagors are now deceased; and

WHEREAS, the entire amount delinquent as of November 6, 2018 is \$132,679.89; and

WHEREAS, by virtue of the default, the Secretary has declared the entire amount of the indebtedness secured by the Reverse Mortgage to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded on October 15, 2007 in Dallas County under Clerk's File Number 20070369306, notice is hereby given that on November 6, 2018, at 01:00 PM local time or no later than three hours thereafter, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

BEING LOT FORTY-TWO (42) IN BLOCK "P", VALWOOD PARK, 4TH INSTALLMENT, AS ADDITION TO THE CITY OF FARMER BRANCH, DALLAS COUNTY, TEXAS, ACORDING TO THE REVISED PLAT THEREOF RECORDED IN VOL. 29, PAGE 109 OF THE PAM RECORDS OF DALLAS COUNTY, TEXAS ("PROPERTY")

APN. 24192500160420000

Commonly known as: 2570 BRANDYWINE DRIVE, FARMERS BRANCH, TX 75234.

The sale will be held at the 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.

The Secretary of Housing and Urban Development will bid \$132,679.89.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorate share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$13,267.99 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$13,267.99 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extension of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be paid in full prior the scheduled sale is \$132,679.89, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: October 10, 2018

L. Keller Mackie
Foreclosure Commissioner
Mackie Wolf Zientz & Mann, P.C.
Parkway Office Center, Suite 900
14160 North Dallas Parkway
Dallas, TX 75254
(214) 635-2650
(214) 635-2686 Fax

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DALLAS County

Deed of Trust Dated: December 9, 2011

Amount: \$121,831.00

Grantor(s): MICHAEL DOBBIN

Original Mortgagee: REAL ESTATE MORTGAGE NETWORK, INC.

Current Mortgagee: HomeBridge Financial Services, Inc.

Mortgagee Servicer and Address: c/o CENLAR FSB, 425 Phillips Blvd., Ewing, NJ 08618

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

Recording Information: Document No. 201100323481

Legal Description: BEING LOT 22, IN BLOCK 8, OF TOWN NORTH ESTATES, AN ADDITION TO THE CITY OF FARMERS BRANCH, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 39, PAGE 19, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

Date of Sale: November 6, 2018 between the hours of 10:00 AM and 1:00 PM.

Earliest Time Sale Will Begin: 10:00 AM

Place of Sale: 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 Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

JOHN BEAZLEY OR KENNY SHIREY, RICK MONTGOMERY, CRAIG MUIRHEAD, AARON PARKER, CLAY GOLDEN, BRENT GRAVES, WENDY LAMBERT, TERRY WATERS, MATT HANSEN, FREDERICK BRITTON, SHAWN SCHILLER, LOGAN THOMAS, SHELLEY ORTOLANI, GUY WIGGS, RUSSELL STOCKMAN, DAVID STOCKMAN, BRENDA WIGGS, DENISE BOERNER, DONNA STOCKMAN, TIM LEWIS, MICHELLE SCHWARTZ, MICHELE HREHA, FRANCESCA ORTOLANI, ROBERT ORTOLANI, MARY MANCUSO, KATHY ARRINGTON OR JOHN PHILLIP MARQUEZ have been appointed as Substitute Trustee(s). ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

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.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.


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.

FILED

2018 OCT 15 PM 12:38

**JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY**

BY _____ DEPUTY


Aaron Espinoza, Attorney at Law

HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2016-011262

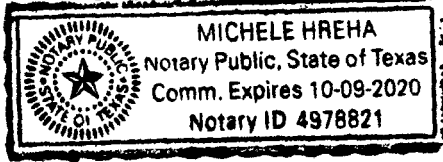


JOHN BEAZLEY OR KENNY SHIREY, RICK MONTGOMERY,
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STOCKMAN, DAVID STOCKMAN, BRENDA WIGGS, DENISE
BOERNER, DONNA STOCKMAN, TIM LEWIS, MICHELLE
SCHWARTZ, MICHELE HREHA, FRANCESCA ORTOLANI,
ROBERT ORTOLANI, MARY MANCUSO, KATHY ARRINGTON
OR JOHN PHILLIP MARQUEZ
c/o Auction.com, LLC
1 Mauchly
Irvine, California 92618

STATE OF TEXAS

COUNTY OF DALLAS

Before me, the undersigned authority, on this 14 day of October 2018 personally appeared Shelley Ortolani, known to me to be the person(s) whose name is/are subscribed to the foregoing instrument, and acknowledged to me that he/she executed the same for the purposes *and consideration* therein expressed, and in the capacity therein stated.



Michele Hreha
NOTARY PUBLIC, STATE OF TEXAS

AFTER RECORDING RETURN TO:
Hughes, Watters & Askanase, L.L.P.
1201 Louisiana, Suite 2800
Houston, Texas 77002
Reference: 2016-011262