

FILED

Notice of Substitute Trustee's Sale

2017 OCT 12 AM 11:10

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

<b>Deed of Trust Date:</b> March 25, 2016	<b>Original Mortgagor/Grantor:</b> DENISE SOTO, A SINGLE PERSON AND CARLOS NARVAEZ, A SINGLE PERSON
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR NORTHSTAR BANK OF TEXAS	<b>Current Beneficiary / Mortgagee:</b> DITECH FINANCIAL LLC
<b>Recorded in:</b> <b>Volume:</b> <b>Page:</b> <b>Instrument No:</b> 201600081320	<b>Property County:</b> DALLAS
<b>Mortgage Servicer:</b> Ditech Financial LLC	<b>Mortgage Servicer's Address:</b> 2100 E. Elliot Road, Bldg 94 Mail Stop T325 Tempe, AZ 85284

\* 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 property securing the above referenced loan.

**Secures:**Note in the original principal amount of \$173,302.00, executed by DENISE SOTO AND CARLOS NARVAEZ ("Borrower") and payable to the order of Lender.

**Property Address/Mailing Address:** 818 ALSPAUGH LN, GRAND PRAIRIE, TX 75052

**Legal Description of Property to be Sold:** LOT 41RA, FLORENCE HILL, ADDITION TO THE CITY OF GRAND PRAIRIE, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 93038, PAGE 2132, OF THE MAP RECORDS, DALLAS COUNTY, TEXAS.

ALSO KNOWN AS BEING THE WEST 1/2 OF LOT 41 IN FLORENCE HILL ADDITION NO. 1, AN ADDITION IN DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 31, PAGE 163, OF THE MAP RECORDS, DALLAS COUNTY, TEXAS, BEING IN THE SAME PROPERTY ACQUIRED BY GRANTOR IN DEED RECORDED OCTOBER 14, 2015 AT CLERK'S FILE NO. 201500275915, RECORDS OF DALLAS COUNTY, TEXAS.

<b>Date of Sale:</b> November 07, 2017	<b>Earliest time Sale will begin:</b> 1:00 pm
--	---

**Place of sale of Property:** THE OUTSIDE AREA ON THE NORTHSIDE 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 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.

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, DITECH FINANCIAL LLC, the owner and holder of the Note, has requested Shelley Ortolani, Mary Mancuso, Robert Ortolani, Michele Hreha, Guy Wiggs, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Michelle Schwartz to



17-086681



4634688

sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *DITECH FINANCIAL LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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.

Pursuant to section 51.0075(a) of the Texas Property Code, Shelley Ortolani, Mary Mancuso, Robert Ortolani, Michele Hreha, Guy Wiggs, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Michelle Schwartz Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Shelley Ortolani, Mary Mancuso, Robert Ortolani, Michele Hreha, Guy Wiggs, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Michelle Schwartz, Trustee.

**Limitation of Damages:** 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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.

**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.**

/s/Daniel Chilton

Daniel Chilton

Attorney for DITECH FINANCIAL LLC

State Bar No.:24103606

dchilton@rascrane.com

RAS CRANE, LLC / Attorney for Mortgagee

1900 Enchanted Way, Suite 125

Grapevine, TX 76051

Telephone: 817-873-3080

Facsimile: (817)796-6079

**RAS Crane, LLC**  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Phone: 470-321-7112  
Fax: 404-393-1425

September 14, 2017

Sent via Certified and Regular Mail  
Borrower(s): SOTO, DENISE NARVAEZ, CARLOS  
818 ALSPAUGH LN  
GRAND PRAIRIE, TX 75052

RE: Deed of Trust Dated: March 25, 2016  
Borrower(s): DENISE SOTO AND CARLOS NARVAEZ  
Original Principal Amount: \$173,302.00  
Property Address: 818 ALSPAUGH LN  
GRAND PRAIRIE, TX 75052  
Current Mortgage Servicer and Mortgagee:  
Mortgage Servicer: Ditech Financial LLC  
Mortgagee: DITECH FINANCIAL LLC

The Mortgage Servicer represents the Mortgagee under a servicing agreement with the Mortgagee, whose address is 2100 E. Elliot Road, Bldg 94 Mail Stop T325 Tempe, AZ 85284

**NOTE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**



### **Notice of Acceleration**

Dear Borrowers:

Please be advised that the undersigned law firm represents the Mortgage Servicer with respect to the above-referenced debt.

This letter constitutes formal notice to you of your default under the terms of the Note evidencing the Loan and the deed of trust (the "Security Instrument") securing the loan.

According to and relying on the information provided to this firm by the Mortgage Servicer, you are advised:

1. Because of the non-payment of all past due loan installments and other amounts legally due, The Mortgage Servicer has ACCELERATED the maturity of the debt.
2. You have the right to reinstate the Loan after acceleration in the time and manner provided by the Loan Documents and you have the right to bring a court action to assert the non-existence of a default or any defense to acceleration, foreclosure, or other rights reserved by the Loan Documents and Applicable Law.
3. Should you wish to request a full payoff, please fax your written request to the fax number above. On your request, please include your name, loan number, property address, a phone number where you can be reached and either a fax number or a mailing address.

#### **FAIR DEBT COLLECTION PRACTICES ACT; CONSUMER NOTICE**

The following notice is provided pursuant to the Fair Debt Collections Practices Act (ACT), public law 95-109, 15 U.S.C. § 1601 et seq.

1. THE AMOUNT OF THE DEBT IS \$176,131.71
2. THE NAME OF THE CREDITOR TO WHOM THE DEBT IS OWED IS DITECH FINANCIAL LLC.
3. PLEASE BE ADVISED THAT UNLESS YOU DISPUTE THE VALIDITY OF THE ABOVE-DESCRIBED DEBT OR ANY PORTION OF THE DEBT WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS NOTICE, THE ATTORNEY AND THE CREDITOR WILL ASSUME THAT THIS DEBT IS VALID AND THE CREDITOR MAY PROCEED IN ACCORDANCE WITH THE ACT (PUBLIC LAW 95-109) TO LEGALLY RECOVER MONIES OWED TO THE CREDITOR.
4. FURTHERMORE, YOU ARE ADVISED THAT YOU HAVE THE RIGHT TO CONTACT THE CREDITOR, ATTORNEY OR DEBT COLLECTOR TO DISPUTE THE DEBT.
5. IF YOU DISPUTE THE VALIDITY OF THE DEBT, YOU SHOULD NOTIFY THE ATTORNEY WHO SENT THIS LETTER TO YOU, OF YOUR DISPUTE IN WRITING WITHIN THIRTY (30) DAYS FROM THE RECEIPT OF THIS NOTICE. IF YOU DISPUTE THE DEBT, THE ATTORNEY WILL OBTAIN A VERIFICATION OF THE DEBT AND MAIL IT TO YOU.
6. UPON YOUR WRITTEN REQUEST WITHIN THE ABOVE-DESCRIBED THIRTY (30) DAY TIME PERIOD, THE ATTORNEY OR DEBT COLLECTOR WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF THE

CREDITOR SEEKING TO COLLECT THE DEBT IS DIFFERENT FROM THE ORIGINAL CREDITOR.

7. ANY POSTDATED CHECKS SENT TO THE DEBT COLLECTOR WILL BE DEPOSITED OR PLACED FOR COLLECTION.

NOTE: If you request proof of the debt within the 30 day period that begins with your receipt of this letter, the law requires me to suspend my efforts (through litigation or otherwise) to collect the debt until I mail the requested information to you.

#### **NON BANKRUPTCY STATUS**

The creditor and this office have no knowledge that you have filed a Federal Bankruptcy Petition, or that if you have previously filed; that the bankruptcy stay is applicable. Likewise, the creditor and this office have no knowledge that all or part of the debt has been discharged by any bankruptcy proceeding.

If you have a filed bankruptcy, and the automatic stay is in effort or a prior bankruptcy discharged the debts, then this office will suspend collection efforts and comply with federal or state law once you notify this office of your bankruptcy filing. Please send this office the name of the debtor, the case number, the proceeding type, the court's name and location and the name, address and telephone number of your bankruptcy attorney.

**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.**

Sincerely,

RAS CRANE, LLC

FILED

Notice of Substitute Trustee's Sale

2017 OCT 12 AM 11:10

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

<b>Deed of Trust Date:</b> February 19, 1987	<b>Original Mortgagor/Grantor:</b> JAMES W. BENTON, JR. AND KATHLEEN BENTON
<b>Original Beneficiary / Mortgagee:</b> SEARS MORTGAGE CORPORATION	<b>Current Beneficiary / Mortgagee:</b> SECRETARY OF VETERAN'S AFFAIRS
<b>Recorded in:</b> <b>Volume:</b> 87038 <b>Page:</b> 2652 <b>Instrument No:</b>	<b>Property County:</b> DALLAS
<b>Mortgage Servicer:</b> Ditech Financial LLC	<b>Mortgage Servicer's Address:</b> 3000 Bayport Drive Suite 880 Tampa, FL 33607

\* 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 property securing the above referenced loan.

**Secures:** Note in the original principal amount of \$73,200.00, executed by JAMES W. BENTON, JR. AND KATHLEEN BENTON("Borrower") and payable to the order of Lender.

**Property Address/Mailing Address:** 3314 COUNTRY CLUB DRIVE, GRAND PRAIRIE, TX 75052

**Legal Description of Property to be Sold:** LOT 4, BLOCK 1, PARK VALLEY NO. 3, AN ADDITION TO THE CITY OF GRAND PRAIRIE, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 72193, PAGE 1926, MAP RECORDS, DALLAS COUNTY, TEXAS..

<b>Date of Sale:</b> November 07, 2017	<b>Earliest time Sale will begin:</b> 1:00 pm
--	---

**Place of sale of Property:** THE OUTSIDE AREA ON THE NORTHSIDE 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 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.

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *SECRETARY OF VETERAN'S AFFAIRS*, the owner and holder of the Note, has requested Shelley Ortolani, Mary Mancuso, Robert Ortolani, Michele Hreha, Guy Wiggs, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Michelle Schwartz to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *SECRETARY OF VETERAN'S AFFAIRS* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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.



17-091324



4634709

Pursuant to section 51.0075(a) of the Texas Property Code, Shelley Ortolani, Mary Mancuso, Robert Ortolani, Michele Hreha, Guy Wiggs, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Michelle Schwartz Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Shelley Ortolani, Mary Mancuso, Robert Ortolani, Michele Hreha, Guy Wiggs, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Michelle Schwartz, Trustee.

**Limitation of Damages:** 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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.

**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.**

/s/Daniel Chilton  
Daniel Chilton  
Attorney for DITECH FINANCIAL LLC  
State Bar No.:24103606  
dchilton@rascrane.com  
RAS CRANE, LLC / Attorney for Mortgagee  
1900 Enchanted Way, Suite 125  
Grapevine, TX 76051  
Telephone: 817-873-3080  
Facsimile: (817)796-6079

**RAS Crane, LLC**  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Phone: 470-321-7112  
Fax: 404-393-1425

September 25, 2017

Sent via Certified and Regular Mail  
Borrower(s): WRIGHT, MICHAEL  
3314 COUNTRY CLUB DRIVE  
GRAND PRAIRIE, TX 75052

RE:                   Deed of Trust Dated:                   February 26, 1987  
                          Borrower(s):                               MICHAEL AND LISA WRIGHT  
                          Original Principal Amount:           \$73,200.00  
                          Property Address:                       3314 COUNTRY CLUB DRIVE  
  GRAND PRAIRIE, TX 75052

Current Mortgage Servicer and Mortgagee:

                          Mortgage Servicer:                   Ditech Financial LLC  
                          Mortgagee:                               SECRETARY OF VETERAN'S AFFAIRS

The Mortgage Servicer represents the Mortgagee under a servicing agreement with the Mortgagee, whose address is 3000 Bayport Drive Suite 880 Tampa, FL 33607

**NOTE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**





### **Notice of Acceleration**

Dear Borrowers:

Please be advised that the undersigned law firm represents the Mortgage Servicer with respect to the above-referenced debt.

This letter constitutes formal notice to you of your default under the terms of the Note evidencing the Loan and the deed of trust (the "Security Instrument") securing the loan.

According to and relying on the information provided to this firm by the Mortgage Servicer, you are advised:

1. Because of the non-payment of all past due loan installments and other amounts legally due, The Mortgage Servicer has ACCELERATED the maturity of the debt.
2. You have the right to reinstate the Loan after acceleration in the time and manner provided by the Loan Documents and you have the right to bring a court action to assert the non-existence of a default or any defense to acceleration, foreclosure, or other rights reserved by the Loan Documents and Applicable Law.
3. Should you wish to request a full payoff, please fax your written request to the fax number above. On your request, please include your name, loan number, property address, a phone number where you can be reached and either a fax number or a mailing address.

#### **FAIR DEBT COLLECTION PRACTICES ACT; CONSUMER NOTICE**

The following notice is provided pursuant to the Fair Debt Collections Practices Act (ACT), public law 95-109, 15 U.S.C. § 1601 et seq.

1. THE AMOUNT OF THE DEBT IS \$100,426.04
2. THE NAME OF THE CREDITOR TO WHOM THE DEBT IS OWED IS SECRETARY OF VETERAN'S AFFAIRS.
3. PLEASE BE ADVISED THAT UNLESS YOU DISPUTE THE VALIDITY OF THE ABOVE-DESCRIBED DEBT OR ANY PORTION OF THE DEBT WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS NOTICE, THE ATTORNEY AND THE CREDITOR WILL ASSUME THAT THIS DEBT IS VALID AND THE CREDITOR MAY PROCEED IN ACCORDANCE WITH THE ACT (PUBLIC LAW 95-109) TO LEGALLY RECOVER MONIES OWED TO THE CREDITOR.
4. FURTHERMORE, YOU ARE ADVISED THAT YOU HAVE THE RIGHT TO CONTACT THE CREDITOR, ATTORNEY OR DEBT COLLECTOR TO DISPUTE THE DEBT.
5. IF YOU DISPUTE THE VALIDITY OF THE DEBT, YOU SHOULD NOTIFY THE ATTORNEY WHO SENT THIS LETTER TO YOU, OF YOUR DISPUTE IN WRITING WITHIN THIRTY (30) DAYS FROM THE RECEIPT OF THIS NOTICE. IF YOU DISPUTE THE DEBT, THE ATTORNEY WILL OBTAIN A VERIFICATION OF THE DEBT AND MAIL IT TO YOU.
6. UPON YOUR WRITTEN REQUEST WITHIN THE ABOVE-DESCRIBED THIRTY (30) DAY TIME PERIOD, THE ATTORNEY OR DEBT COLLECTOR WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF THE

CREDITOR SEEKING TO COLLECT THE DEBT IS DIFFERENT FROM THE ORIGINAL CREDITOR.

7. ANY POSTDATED CHECKS SENT TO THE DEBT COLLECTOR WILL BE DEPOSITED OR PLACED FOR COLLECTION.

NOTE: If you request proof of the debt within the 30 day period that begins with your receipt of this letter, the law requires me to suspend my efforts (through litigation or otherwise) to collect the debt until I mail the requested information to you.

#### NON BANKRUPTCY STATUS

The creditor and this office have no knowledge that you have filed a Federal Bankruptcy Petition, or that if you have previously filed; that the bankruptcy stay is applicable. Likewise, the creditor and this office have no knowledge that all or part of the debt has been discharged by any bankruptcy proceeding.

If you have a filed bankruptcy, and the automatic stay is in effort or a prior bankruptcy discharged the debts, then this office will suspend collection efforts and comply with federal or state law once you notify this office of your bankruptcy filing. Please send this office the name of the debtor, the case number, the proceeding type, the court's name and location and the name, address and telephone number of your bankruptcy attorney.

**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.**

Sincerely,

RAS CRANE, LLC

FILED

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

2017 OCT 11 PM 4:00

**NOTICE OF TRUSTEE'S SALE**

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

WHEREAS, on December 12, 2014, Jose Heriberto Tovias-Jaramillo and Juanita Elizabeth Lopez-Dominguez, husband and wife executed a Deed of Trust conveying to J. Michael Ferguson, 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 201400321450, 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 7<sup>th</sup>, 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:

PROPERTY (INCLUDING ANY IMPROVEMENTS): LOT 6, IN BLOCK 26, OF VOUGHT MANOR, FOURTH SECTION, AN ADDITION TO THE CITY OF GRAND PRAIRIE, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 16, PAGE 21 OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS. (COMMONLY KNOWN AS "801 NE 20<sup>TH</sup> STREET, GRAND PRAIRIE, TX 75050").

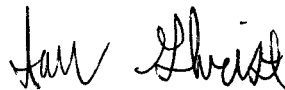
3. Name and Address of Sender of Notice:

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