

C&S No. 44-16-3774 / FHA / No / RECORD NOS
Freedom Mortgage Corporation

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: May 09, 2014

Grantor(s): Ana Alejandra Garcia and Edwin Garcia

Original Trustee: Chris Peirson

Original Mortgagee: Mortgage Electronic Registration Systems, Inc. ("MERS"), as nominee of Broker Solutions, Inc. dba New American Funding, a Corporation, its successors and assigns

Recording Information: Clerk's File No. 201400116758, in the Official Public Records of DALLAS COUNTY, Texas.

Current Mortgagee: Freedom Mortgage Corporation

Mortgage Servicer: Freedom Mortgage Corporation, whose address is C/O 907 Pleasant Valley Ave, Suite 300, Mt. Laurel, NJ 08054 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 2, BLOCK 2, OF PARK TERRACE ADDITION, AN ADDITION TO THE CITY OF CARROLLTON, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 68124, PAGE 1859, MAP RECORDS, DALLAS COUNTY, TEXAS.

Date of Sale: 10/02/2018 Earliest Time Sale Will Begin: 1:00 PM

2018 AUG 13 PM 2:08
FILED
BY JOHN F. HARRIS
COUNTY CLERK
DALLAS COUNTY
SECURITY

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, Robert Ortolani as Successor Substitute Trustee, Michele Hreha 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, Michelle Schwartz as Successor Substitute Trustee, Francesca Ortolani as Successor Substitute Trustee, Kathy Arrington 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 Mortgagee, the Mortgagee's attorney,



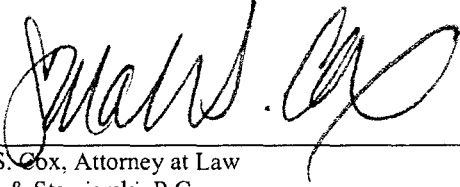
4666889

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 8th day of August, 2018.

For Information:

"Servicelink Default Abstract Solutions
1320 Greenway Drive, Suite 300
Irving, TX 75038



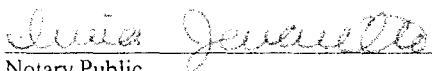
Sarah S. Cox, Attorney at Law
Codilis & Stawiarski, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

STATE OF TEXAS

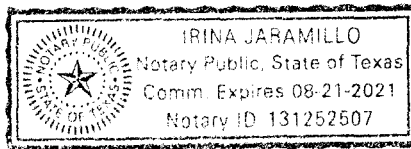
COUNTY OF HARRIS

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.

Executed on this the 8th day of August, 2018.



Notary Public
Signature



Posted and filed by: _____

Printed Name: _____

C&S No. 44-16-3774 / FHA / No
Freedom Mortgage Corporation

Notice of [Substitute] Trustee 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.

1. Date, Time and Place of Sale.

Date: 10/02/2018

Time: The sale will begin at 01:00 PM or not later than three hours after that time

Place: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING
COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS
OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS
THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS
DESIGNATED BY THE COUNTY COMMISSIONERS

Property Address: 2517 Millcroft Lane, Carrollton, TX 75006

2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 01/14/2005 and recorded 01/20/2005 in Book 2005013 Page 05323 Document 3213588, real property records of Dallas County, Texas, with **Elton Jeff Spears, a single person** grantor(s) and FIELDSTONE MORTGAGE COMPANY as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **Elton Jeff Spears, a single person**, securing the payment of the indebtedness in the original principal amount of **\$133,600.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **HSBC Bank USA, National Association, as Indenture Trustee of the Fieldstone Mortgage Investment Trust, Series 2005-1** is the current mortgagee of the note and deed of trust or contract lien.

BY _____
DEPUTY
DALLAS COUNTY
COUNTY CLERK
JOHN E. WARREN
2018 AUG 21 PM 3:25
FILED

TS No.: 2017-03028-TX
17-000158-673

Notice of [Substitute] Trustee Sale

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

Lot 41, Block E-1 of the Pond at Briarwyck, an addition to the city of Carrollton, Dallas County, Texas, according to the map recorded in Volume 82026, Page 2389, map records, Dallas County, Texas.

8. Mortgage Servicer Information: 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 lien securing the property referenced above. **Ocwen Loan Servicing, LLC**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O Ocwen Loan Servicing, LLC
1661 Worthington Rd., Suite 100
West Palm Beach, FL 33409
Phone: 1-800-746-2936**

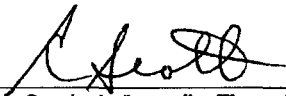
TS No.: 2017-03028-TX
17-000158-673

Notice of [Substitute] Trustee Sale

9. 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 the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

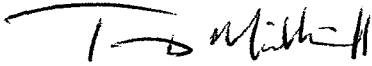
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Date: August 20, 2018



Stephanie Spurlock, Laterrika Thompkins, Camisha Scott, Iman Walcott, Tanesha Humphrey, Claire Buxton – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
Northpark Town Center
1000 Abernathy Rd NE; Bldg 400, Suite 200
Atlanta, GA 30328
Telephone: 855-427-2204
Fax: 866-960-8298



CARL NIENDORFF, L. KELLER MACKIE, MICHAEL W. ZIENTZ, MICHAEL D. VESTAL, WES WEBB, TRACEY MIDKIFF, KRISTEN WALL, Donna Stockman or David Stockman - Substitute Trustee(s)

C/O AVT Title Services, LLC
1101 Ridge Rd. Suite 222
Rockwall, TX 75087

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

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.