

LF No. 18-08450

**APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE**

THE STATE OF TEXAS
COUNTY OF DALLAS

Deed of Trust Date:
MAY 13, 2016

Property address:
942 SOUTHWESTERN DRIVE
CEDAR HILL, TX 75104

Grantor(s)/Mortgagor(s):
OCTAVIA GREEN, A SINGLE WOMAN

LEGAL DESCRIPTION: LOT 16, BLOCK G, OF
WOODED CREEK ESTATES, PHASE 2, AN ADDITION
TO THE CITY OF CEDAR HILL, DALLAS COUNTY,
TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF
RECORDED UNDER 200503568931, OF MAP RECORDS
OF DALLAS COUNTY TEXAS

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., ACTING SOLELY AS A NOMINEE FOR
SECURITYNATIONAL MORTGAGE COMPANY, its
successors and assigns

Earliest Time Sale Will Begin: 1:00 PM

Current Mortgagee:
PENNYMAC LOAN SERVICES, LLC

Date of Sale: 10/02/2018

Recorded on: MAY 13, 2016

Original Trustee: JOHN A. HAY III

Property County: DALLAS
As Clerk's File No.: 201600130496

Substitute Trustee: MARINOSCI LAW GROUP, P.C.,
DAVID STOCKMAN, BRENDA WIGGS, DENISE
BOERNER, GUY WIGGS, DONNA STOCKMAN, TIM
LEWIS, MICHELLE SCHWARTZ, RUSSELL STOCKMAN,
KATHY ARRINGTON, RICK SNOKE, SHELLEY
ORTOLANI, MARY MANCUSO, ROBERT ORTOLANI,
MICHELE HREHA, FRANCESCA ORTOLANI

Mortgage Servicer:
PENNYMAC LOAN SERVICES, LLC

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.

The Current Mortgagee under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead MARINOSCI LAW GROUP, P.C., DAVID STOCKMAN, BRENDA WIGGS, DENISE BOERNER, GUY WIGGS, DONNA STOCKMAN, TIM LEWIS, MICHELLE SCHWARTZ, RUSSELL STOCKMAN, KATHY ARRINGTON, RICK SNOKE, SHELLEY ORTOLANI, MARY MANCUSO, ROBERT ORTOLANI, MICHELE HREHA, FRANCESCA ORTOLANI as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday OCTOBER 2, 2018 between ten o'clock AM and four o'clock PM and beginning not earlier than 1:00 PM or not later than three hours thereafter. 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 be conducted in the George Allen Courts Building as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

FILED
2018 JUL 16 PM 12:02
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
DEPUTY

PENNYMAC LOAN SERVICES, LLC, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

ACTIVE MILITARY SERVICE NOTICE

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.

WITNESS MY HAND, 07/10/2018

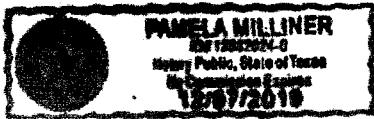
MARINOSCI LAW GROUP, PC

By: Tiffany King
TIFFANY KING/MELISSA GUERRA
MANAGING PARALEGAL (name & title)

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Pamela Milliner, the undersigned officer, on this, the 10th day of July, 2018,
(insert name of notary)
personally appeared ~~TIFFANY KING/MELISSA GUERRA~~, known to me, who identified herself/himself to be the
MANAGING PARALEGAL of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the
foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of
such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal
(SEAL)



Pamela Milliner
Notary Public for the State of TEXAS
My Commission Expires: 12/7/19
Pamela Milliner
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD #200
WESTLAKE VILLAGE, CA 91361
LF No. 18-08450

Return to: MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER
14643 DALLAS PARKWAY, SUITE 750
DALLAS, TX 75254

RTS-02307
A

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
6/28/2003

Grantor(s)/Mortgagor(s):
JOHN ROSE AND WIFE, APRIL ROSE

Original Beneficiary/Mortgagee:
MST MORTGAGE GROUP

Current Beneficiary/Mortgagee:
JPMorgan Chase Bank, National Association

Recorded in:
Volume: N/A
Page: N/A
Instrument No: 20070382843

Property County:
DALLAS

Mortgage Servicer:
JPMorgan Chase Bank, National Association is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
1111 Polaris Parkway,
Columbus, OH 43240

Legal Description: LOT 3, BLOCK 4, OF HERITAGE ADDITION, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 98195, PAGE 109, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

Date of Sale: 10/2/2018

Earliest Time Sale Will Begin: 10:00 AM

Place of Sale of Property: George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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.

Notice Pursuant to Tex. Prop. Code § 51.002(i):
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.



Brett Baugh, John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Robert Aguilar, Brent Graves, Wendy Lambert, Troy Robinett, Terry Waters, Matt Hansen, Frederick Britton, Shawn Schiller, Logan Thomas, Shelley Ortolani, Michele Hreha, Robert Ortolani or Mary Mancuso or Francesca Ortolani or Cole D. Patton or Deanna Segovia, Substitute Trustee MCCARTHY & HOLTHUS, LLP 1255 WEST 15TH STREET, SUITE 1060 PLANO, TX 75075

MH File Number: TX-15-24583-FC
Loan Type: FHA

BY _____
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
DEPUTY

2018 JUL 12 AM 11:10

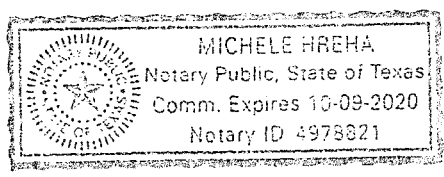
FILED

STATE OF TEXAS §
COUNTY OF Dallas §

Before me, the undersigned Notary Public, on this day personally appeared Francesca Ortolan as Substitute Trustee, known to me or proved to me through a valid State driver's license or other official identification described as _____, to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 11 day of July, 2018.

Michele Hreha
Notary Public
Signature



FILED

2018 JUL 30 AM 11:54

RECORDING REQUESTED BY:

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

WHEN RECORDED MAIL TO:

BY _____ DEPUTY

John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Brent Graves, Wendy Lambert, Terry Waters, Shawn Schiller, Matthew Hansen, Logan Thomas, Guy Wiggs, Russell Stockman, David Stockman, Tim Lewis, Vanessa McHaney
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX07000082-18-1

APN 16005910080310000

TO No 180136631-TX-RWI

46450

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on December 10, 2012, ELBERT S HENDERSON, JR., AN UNMARRIED MAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of STEVE HOLMES LAW FIRM, P.C. as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for R.H. LENDING, INC., its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$114,880.00, payable to the order of FREEDOM MORTGAGE CORPORATION as current Beneficiary, which Deed of Trust recorded on December 12, 2012 as Document No. 201200367834 and re-recorded on July 10, 2018 as Instrument No. 201800182052 as Instrument No. 201800182052 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 16005910080310000

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 **John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Brent Graves, Wendy Lambert, Terry Waters, Shawn Schiller, Matthew Hansen, Logan Thomas, Guy Wiggs, Russell Stockman, David Stockman, Tim Lewis, Vanessa McHaney** 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 **FREEDOM MORTGAGE CORPORATION**, 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.

A

TS No TX07000082-18-1

APN 16005910080310000

TO No 180136631-TX-RW/

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, October 2, 2018 at 10:00 AM**, 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: **George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and **FREEDOM MORTGAGE CORPORATION'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 **FREEDOM MORTGAGE CORPORATION'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 25 day of July, 2018



By: John Beazley, Kermy Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Brent Graves, Wendy Lambert, Terry Waters, Shawn Schiller, Matthew Hansen, Logan Thomas, Guy Wiggs, Russell Stockman, David Stockman, Tim Lewis, Vanessa McHaney
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 ONLINE AT www.Auction.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832**

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 TX07000082-18-1

APN 16005910080310000

TO No 180136631-TX-RWI

EXHIBIT "A"

BEING LOT 31, BLOCK 8, BRADFORD PARK AT HIGH POINTE, PHASE II, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 86033 PAGE 1793, PLAT RECORDS, DALLAS COUNTY, TEXAS.

FILED

2018 JUL 26 PM 1:41

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DALLAS County
Deed of Trust Dated: July 31, 2006
Amount: \$133,000.00
Grantor(s): MURIEL CHINYERE OSSAI and MURIEL U. OSSAI

Original Mortgagee: FIELDSTONE MORTGAGE COMPANY
Current Mortgagee: U.S. BANK, N.A., SUCCESSOR TRUSTEE TO LASALLE BANK NATIONAL ASSOCIATION, ON BEHALF OF THE HOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2006-HE9, ASSET-BACKED CERTIFICATES SERIES 2006-HE9

Mortgagee Servicer and Address: c/o SELECT PORTFOLIO SERVICING, INC., 3217 South Decker Lake Drive, Salt Lake City, UT 84119

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. 200600288583

Legal Description: LOT 14, BLOCK 4, OF SWEETBRIAR AT HIGH POINTE, PHASE IIIA, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE REVISED PLAT THEREOF RECORDED IN VOLUME 88180, PAGE 2754, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

Date of Sale: October 2, 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.



Aaron Espinoza, Attorney at Law

HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2016-013593



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
c/o Tejas Trustee Services
14800 Landmark Blvd, Suite 850
Addison, TX 75254

[RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:]

Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567

FILED

2018 JUL 26 AM 11:27

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

TS#: 18-20644

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 2/3/2010, TRINITY N. HOLLINS AND HUSBAND, CURTIS K. HOLLINS, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of THOMAS E. BLACK, JR., as Trustee, PROSPECT MORTGAGE LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$88,842.00, payable to the order of PROSPECT MORTGAGE LLC, which Deed of Trust is Recorded on 2/10/2010 as Volume 201000034408, Book , Page , in Dallas County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

LOT 21, BLOCK 23, OF STONEWOOD HEIGHTS REVISED, PHASE II, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 86048, PAGE 1589, MAP/PLAT RECORDS, DALLAS COUNTY, TEXAS.

Commonly known as: **717 FORD DRIVE, CEDAR HILL, TX 75104**

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 **John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Brent Graves, Wendy Lambert, Terry Waters, Shawn Schiller, Matthew Hansen, Logan Thomas, Guy Wiggs, Russell Stockman, David Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, Donna Stockman, Kathy Arrington, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Robert Ortolani, 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 Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **BankUnited N.A.**, which is the mortgagee of the Note and Deed of Trust or mortgage and 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. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and



1665104

Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **TUESDAY, 10/2/2018 at 10:00 AM**, or no later than three (3) hours after such time, being the first Tuesday of such month, of **Dallas County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place 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: **North side of George Allen Courts Bldg, facing Commerce Street, 600 Commerce Street, Dallas, TX 75202**

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, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

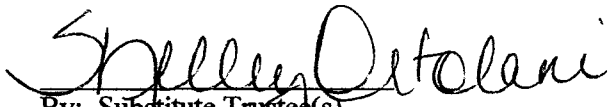
If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's 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.

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.

WITNESS, my hand this 7/25/2018



By: Substitute Trustee(s)

John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Brent Graves, Wendy Lambert, Terry Waters, Shawn Schiller, Matthew Hansen, Logan Thomas, Guy Wiggs, Russell Stockman, David Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, Donna Stockman, Kathy Arrington, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Robert Ortolani, Michelle Schwarz

C/O Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803

***THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE.***

NOTICE OF [SUBSTITUTE] 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.

1. Date, Time, and Place of Sale.

Date: 10/02/2018

Time: Between 1PM-4PM and beginning not earlier than 1PM-4PM or not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Dallas County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 06/18/2003 and recorded in the real property records of Dallas County, TX and is recorded under Clerk's File/Instrument Number 2523244, with Christopher Ara Elam and Yolunda Rochelle Elam (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Prime Lending, Inc. mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Christopher Ara Elam and Yolunda Rochelle Elam, securing the payment of the indebtedness in the original amount of \$166,358.00, 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 Trustee for MASTR Reperforming Loan Trust 2006-2 is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. BEING LOT 7, IN BLOCK F, OF THE RESERVE AT HIGH POINTE, PHASE ONE, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 2001110, PAGE 35 OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

2018 JUL 26 AM 11: 27
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

FILED



6. **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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Wells Fargo Bank, NA, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Home Mortgage
3476 Stateview Blvd.
Fort Mill, SC 29715

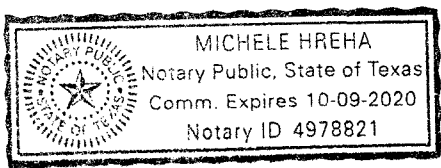
Shelley Ortolani
SUBSTITUTE TRUSTEE

Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Robert Ortolani, Michelle Schwartz, Guy Wiggs, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Kathy Arrington, whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038, OR John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Brent Graves, Wendy Lambert, Terry Waters, Shawn Schiller, Matthew Hansen, Logan Thomas, Guy Wiggs, Russell Stockman, David Stockman, Tim Lewis whose address is 1 Mauchly, Irvine, CA 92618

STATE OF Texas
COUNTY OF Dallas

Before me, the undersigned authority, on this day personally appeared Shelley Ortolani, as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 25 day of July, 2018.



Michele Hreha
NOTARY PUBLIC in and for
Dallas COUNTY
My commission expires: 10-9-2020
Print Name of Notary: Michele Hreha

CERTIFICATE OF POSTING

My name is _____, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on _____ I filed at the office of the Dallas County Clerk and caused to be posted at the Dallas County courthouse this notice of sale.

Declarants Name: _____
Date: _____

FILED

NOTICE OF ASSESSMENT LIEN SALE

2018 JUL 27 PM 1:28

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY _____ DEPUTY

WHEREAS, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for Lake Ridge at Joe Pool Lake, Section 18-A-1, filed of record on June 3, 2004 under Instrument No. 200402912813, of the Official Public Records of Dallas County, Texas including any amendments thereof or supplements thereto (hereinafter referred to as the "*Declaration*"). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

WHEREAS, Property Owners Association of Lake Ridge, on August 20, 2015, March 2, 2017, September 19, 2017 and December 21, 2017, sent notice of default in payment of assessments to **VANESSA M. PHAM, a single person**, being the reputed owners or current owners of said real property; and

WHEREAS, the said **VANESSA M. PHAM, a single person**, have continued to default in the payment of their indebtedness to Property Owners Association of Lake Ridge and the same is now wholly due, and Property Owners Association of Lake Ridge, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to Property Owners Association of Lake Ridge.

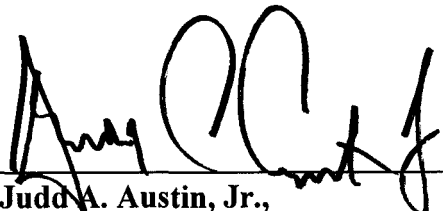
NOW, THEREFORE, notice is hereby given that on Tuesday, the 2nd day of October, 2018, between 10:00 a.m. and 4:00 p.m., **Property Owners Association of Lake Ridge** will sell the herein described real estate (including any improvements thereon) at public auction at the outside area on the north side of the George Allen Courts Building facing Commerce Street below the overhang, 600 Commerce Street, Dallas, Dallas County, Texas, or as designated by the Dallas County Commissioners, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and any statutory right of redemption. The earliest time at which said sale will begin will be 10:00 a.m., and the sale will take place not later than three (3) hours thereafter.

Said real estate is particularly described on Exhibit A attached hereto which is incorporated herein by reference for all purposes.

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.

WITNESS my hand this 27th day of July, 2018.

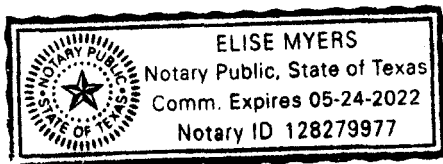
**PROPERTY OWNERS ASSOCIATION
OF LAKE RIDGE**


By: 
Judd A. Austin, Jr.,
Its Attorney

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

BEFORE ME, the undersigned Notary Public on this day personally appeared Judd A. Austin, Jr., attorney for Property Owners Association of Lake Ridge, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, this 27th day of July, 2018.




Notary Public, State of Texas

PREPARED BY:

Judd A. Austin, Jr.
Henry Oddo Austin & Fletcher, P.C.
1700 Pacific Avenue
Suite 2700
Dallas, Texas 75201

EXHIBIT "A"

Being Lot 2305, LAKE RIDGE, Section 18-A, Phase 1, an Addition to the City of Cedar Hill, Dallas County, Texas, according to the amending plat thereof recorded in Volume 2004107, Page 36, of the Map Records of Dallas County, Texas (the "Property").

FILED

NOTICE OF ASSESSMENT LIEN SALE

2018 JUL 27 PM 1:27

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY _____ DEPUTY

WHEREAS, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for Lake Ridge at Joe Pool Lake, Section Eight, filed of record on November 14, 1996 under Instrument No. 199602240799, of the Official Public Records of Dallas County, Texas including any amendments thereof or supplements thereto (hereinafter referred to as the "Declaration"). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

WHEREAS, Property Owners Association of Lake Ridge, on August 8, 2014, March 3, 2017, March 17, 2017, September 19, 2017 and December 21, 2017, sent notice of default in payment of assessments to **RUSSELL M. MACHEN and JAMITA J. BARNETT**, being the reputed owners or current owners of said real property; and

WHEREAS, the said **RUSSELL M. MACHEN and JAMITA J. BARNETT**, have continued to default in the payment of their indebtedness to Property Owners Association of Lake Ridge and the same is now wholly due, and Property Owners Association of Lake Ridge, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to Property Owners Association of Lake Ridge.

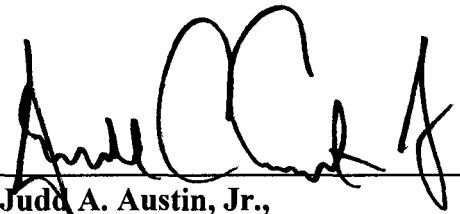
NOW, THEREFORE, notice is hereby given that on Tuesday, the 2nd day of October, 2018, between 10:00 a.m. and 4:00 p.m., **Property Owners Association of Lake Ridge** will sell the herein described real estate (including any improvements thereon) at public auction at the outside area on the north side of the George Allen Courts Building facing Commerce Street below the overhang, 600 Commerce Street, Dallas, Dallas County, Texas, or as designated by the Dallas County Commissioners, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and any statutory right of redemption. The earliest time at which said sale will begin will be 10:00 a.m., and the sale will take place not later than three (3) hours thereafter.

Said real estate is particularly described on Exhibit A attached hereto which is incorporated herein by reference for all purposes.

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.

WITNESS my hand this 27th day of July, 2018.

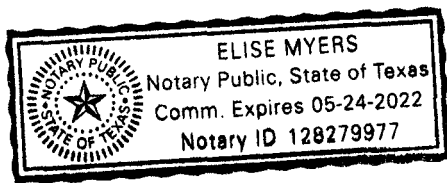
**PROPERTY OWNERS ASSOCIATION
OF LAKE RIDGE**


By: 
Judd A. Austin, Jr.,
Its Attorney

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

BEFORE ME, the undersigned Notary Public on this day personally appeared Judd A. Austin, Jr., attorney for Property Owners Association of Lake Ridge, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, this 27th day of July, 2018.




Notary Public, State of Texas

PREPARED BY:

Judd A. Austin, Jr.
Henry Oddo Austin & Fletcher, P.C.
1700 Pacific Avenue
Suite 2700
Dallas, Texas 75201

EXHIBIT "A"

Being Lot 417, of LAKE RIDGE, Section 8, an Addition to the City of Cedar Hill, Dallas County, Texas, according to the Map/Plat thereof, recorded in Volume 96224, Page 1037, of the Map Records of Dallas County, Texas (the "Property").

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Date: 02/06/2003
Grantor(s): ERIC D. DAVIS AND WIFE, CANDITHA DAVIS
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CREST MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$129,800.00
Recording Information: Book 2003 028 Page 04156 Instrument 2192684
Property County: Dallas
Property: BEING LOT 18, BLOCK A OF WINDING HOLLOW ADDITION - PHASE 1A, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS, COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 99199, PAGE 3373, MAP RECORDS, DALLAS COUNTY, TEXAS.
Reported Address: 1069 WINDING CREEK DRIVE, CEDAR HILL, TX 75104

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Wells Fargo Bank, N.A.
Mortgage Servicer: Wells Fargo Bank, N. A.
Current Beneficiary: Wells Fargo Bank, N.A.
Mortgage Servicer Address: 3476 Stateview Boulevard, Fort Mill, SC 29715

SALE INFORMATION:

Date of Sale: Tuesday, the 2nd day of October, 2018
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: AT THE AREA OUTSIDE ON THE NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET BELOW THE OVERHANG 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 Trustee(s): Brett Baugh, John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Robert Aguilar, Brent Graves, Wendy Lambert, Troy Robinett, Terry Waters, Matt Hansen, Frederick Britton, Shawn Schiller, Logan Thomas, Michael Burns, Elizabeth Hayes, Marilyn Jones, or Suzanne Suarez, any to act

Substitute Trustee Address: 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Brett Baugh, John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Robert Aguilar, Brent Graves, Wendy Lambert, Troy Robinett, Terry Waters, Matt Hansen, Frederick Britton, Shawn Schiller, Logan Thomas, Michael Burns, Elizabeth Hayes, Marilyn Jones, or Suzanne Suarez, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Brett Baugh, John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Robert Aguilar, Brent Graves, Wendy Lambert, Troy Robinett, Terry Waters, Matt Hansen, Frederick Britton, Shawn Schiller, Logan Thomas, Michael Burns, Elizabeth Hayes, Marilyn Jones, or Suzanne Suarez, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

Bonial & Associates, P.C.

FILED
2018 JUL 26 AM 11:28
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
DEPUTY