

Our File Number: 18-06430

Name: GLENIECE BARNES, AN UNMARRIED WOMAN

NOTICE OF TRUSTEE'S SALE

WHEREAS, on June 19, 1998, GLENIECE BARNES, AN UNMARRIED WOMAN, executed a Deed of Trust/Security Instrument conveying to CONNIE JOBE, as Trustee, the Real Estate hereinafter described, to COUNTRYWIDE HOME LOANS, INC., in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 192190, Volume 98123, Page 00610, in the DEED OF TRUST OR REAL PROPERTY records of DALLAS COUNTY, TEXAS; and

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 appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust/Security Instrument; and

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, I will sell said Real Estate at the George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202 in **DALLAS COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse 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.

Said Real Estate is described as follows:

LOT 5, BLOCK 14 OF CREEK CROSSING ESTATES #11, PHASE 2, AN ADDITION TO THE CITY OF MESQUITE IN DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 86188, PAGE 3973, MAP RECORDS, DALLAS COUNTY, TEXAS.

Property Address: 2708 BENT BROOK DRIVE
MESQUITE, TX 75181

Mortgage Servicer: BANK OF AMERICA, N.A.

Noteholder: BANK OF AMERICA, N.A.
7105 CORPORATE DRIVE
PLANO, TX 75024-4100

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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.

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 this 30 day of August, 2018.

Michelle Schwartz by Denise Stockman

Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Denise Boerner, Tim Lewis, Russell Stockman, Rick Snoke, Clay Golden, Brent Graves, Kenny Shirey, John Beazley, Craig Muirhead, Wendy Lambert, Rick Montgomery, Aaron Parker, Matt Hansen, Terry Waters, Logan Thomas, Michelle Schwartz, Shawn Schiller, Kathy Arrington, Substitute Trustees

c/o Marinosci Law Group, P.C.
14643 Dallas Parkway, Suite 750
Dallas, Texas 75254
(972) 331-2300

BY _____

JOHN F. WARRREN
COUNTY CLERK
DALLAS COUNTY

2018 AUG 30 PM 2:32

FILED

A

C&S No. 44-18-1521 / Conventional / Yes / FILE NOS
Ditech Financial LLC

NOTICE OF TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Stawiarski, PC, 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

Date of Security Instrument: November 25, 2003

Grantor(s): Kamal Chowdhury and Rafiza Chowdhury, husband and wife

Original Trustee: Robert K Fowler

Original Mortgagee: ABN Amro Mortgage Group, Inc.

Recording Information: Vol. 2003246, Page 269, or Clerk's File No. 2680875, in the Official Public Records of DALLAS County, Texas.

Current Mortgagee: Ditech Financial LLC

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

Legal Description:

BEING LOT 17 IN BLOCK E OF TOWN RIDGE ADDITION, SECOND INCREMENT, AN ADDITION TO THE CITY OF MESQUITE, DALLAS COUNTY, TEXAS, ACCORDING TO THE CORRECTED MAP THEREOF RECORDED IN VOLUME 85183, PAGE 2704 OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

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

APPOINTMENT OF SUBSTITUTE TRUSTEE

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

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



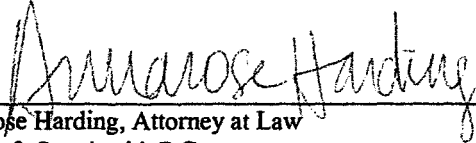
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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

Executed on this the 29th day of August, 2018.

For Information:

"Auction.com
1 Mauchly
Irvine, CA 92618


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

Posted and filed by: _____

Printed Name: _____

C&S No. 44-18-1521 / Conventional / Yes
Ditech Financial LLC

FILED

2018 SEP 11 PM 2:38

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY _____ DEPUTY

Notice of Foreclosure Sale

9-11, 2018

Deed of Trust ("Deed of Trust"):

Dated: August 20, 1997

Grantor: Teresa Castaneda and Guadalupe Castaneda

Trustee: Michael Ulmer

Lender: Larry Ray Newsom and Carolyn Sue Newsom

Recorded in: Volume 97175, Page 010179 of the real property records of Dallas County, Texas

Legal Description: Being Lot 9, Block B, of the Edgemont Park No. 6 Addition, an Addition to the City of Mesquite, Dallas County, Texas, according to the map thereof recorded in Volume 47, Page 85, of the Map Records of Dallas County, Texas.

Commonly known as 1641 Poplar Drive, Mesquite, TX 75149.

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$55,000.00, executed by Teresa Castaneda and Guadalupe Castaneda ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, October 2, 2018

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter.

Place: North Side of the George Allen Courts Building facing 600 Commerce Street, Dallas, Dallas County, Texas, below the overhang, or as designated by the County Commissioners

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

Larry Ray Newsom and Carolyn Sue Newsom's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Larry Ray Newsom and Carolyn Sue Newsom, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Larry Ray Newsom and Carolyn Sue Newsom's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Larry Ray Newsom and Carolyn Sue Newsom's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Larry Ray Newsom and Carolyn Sue Newsom passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Larry Ray Newsom and Carolyn Sue Newsom. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

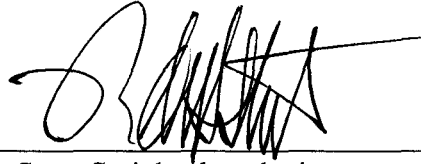
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute 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 Substitute Trustee.

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.



R. Scott Steinbach, substitute trustee
2108 Dallas Parkway, Ste. 214-577
Plano, TX 75093
Telephone (972) 960-1850
Telecopier (214) 447-9307
Attorney for Larry Ray Newsom and Carolyn Sue Newsom

Notice of Foreclosure Sale

1. *Property to Be Sold.* The property to be sold is described as follows:

LOT 10, BLOCK 30, SKYLINE ADDITION NO. 3, AN ADDITION TO THE CITY OF MESQUITE, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 67122, PAGE 7, OF THE MAP AND/OR PLAT RECORDS OF DALLAS COUNTY, TEXAS;

Commonly known as: 1315 Springbrook Street Mesquite, Texas 75149

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the DEED OF TRUST dated November 22, 2017 and recorded as Document Number 201700330716 in the real property records of DALLAS County, Texas, executed by Cassandra Chavarria and any modification or extensions of said Deed of Trust.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: October 2, 2018

Time: The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter. The sale will be completed by no later than 1:00 p.m.

Place: DALLAS County Courthouse in Dallas, Texas, at the following location: PLACE DESIGNATED BY THE COMMISSIONERS COURT

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective

bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed Cassandra Chavarria.

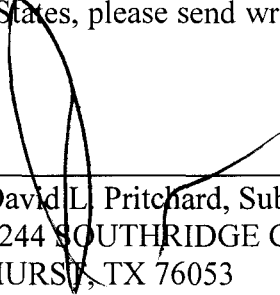
6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note executed by Cassandra Chavarria, and payable to the order of Cedona Ventures, LLC. Cedona Ventures, LLC are the current owners and holders of the Obligations and are the beneficiaries under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary at Cedona Ventures, LLC at 4121 McKinney Avenue #19 Dallas, Texas 75204.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

8. 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

Dated: September 10, 2018



David L. Pritchard, Substitute Trustee
1244 SOUTHRIDGE CT, STE 102
HURST, TX 76053
Telephone (817) 285-8017
Telecopier (817) 285-0224

92328.247.00

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: SEPTEMBER 7, 2018

NOTE: Real Estate Lien Note, as renewed, modified, or extended, described as follows:

Date: October 8, 1987
Maker: Jerry Miller and Kathy Miller
Payee: Tony Gideon and Linda Gideon
Original Principal Amount: \$51,000.00

BY _____
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
DEPUTY
2018 SEP 10 PM 12:56
FILED

DEED OF TRUST: Deed of Trust described as follows:

Date: October 8, 1987
Grantor: Jerry Miller and Kathy Miller
Trustee: P. Larry Pascoe
Beneficiary: Tony Gideon and Linda Gideon
Recorded: Volume 87198 Page 3596 Real Property Records, DALLAS County, Texas

LENDER: Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-B

BORROWER: Jerry Miller and Kathy Miller

PROPERTY: The real property described as follows:

Commonly known as: 949 Carver Street, Mesquite, Texas 75149

Legally described as: BEING LOT 7 OF ROY RUPARD'S ADDITION, AN ADDITION TO THE CITY OF MESQUITE, TEXAS, ACCORDING TO THE MAP RECORDED IN VOLUME 13, PAGE 291 OF THE MAP RECORDS, DALLAS, COUNTY, TEXAS, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, **SAVE AND EXCEPT ANY**

AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.

SUBSTITUTE TRUSTEE: DAVID GARVIN, JACK BECKMAN, KELLY GODDARD, MICHELLE SCHWARTZ

Substitute Trustee's Mailing Address:

c/o 8080 Park Ln., Ste. 700
Dallas, Texas 75231

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

OCTOBER 2, 2018, the first Tuesday of the month, to commence at 11:00 AM, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In DALLAS County, Texas, in the area designated by the Commissioners Court of such County, pursuant to Section 51.002 of the Texas Property Code (if no such place is designated, then the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

RECITALS

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES

92328.247.00

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.

EXECUTED effective as of SEPTEMBER 7, 2018.

SUBSTITUTE TRUSTEE

Sign: *David Garvin*

Print: DAVID GARVIN

Notice of Trustee's Sale

Date: September 6, 2018

Substitute Trustee: NORMAN H. EWERT

Substitute Trustee's Address: 18601 LBJ, S-150, MESQUITE, TEXAS 75150

Mortgagee: THE REAL ADVANTAGE INC., a Texas 75030

Note: Note dated JULY 20, 2012 in the amount of \$74,900.00

Deed of Trust

Date: JULY 20, 2012

Grantor: JUSTIN LEE JONES; and MARIA GUADALUPE VILLA

Mortgagee: THE REAL ADVANTAGE INC.

Recording information: Unknown

Property:

LOT 38, BLOCK M, TOWN EAST ESTATES ADDITION,
CITY OF MESQUITE, DALLAS COUNTY, TEXAS
COMMONLY KNOWN AS: 2530 ALOHA DR., MESQUITE, TX. 75150.

BY _____
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
DEPUTY
2018 SEP -7 AM 11:09

FILED

County: DALLAS

Date of Sale (first Tuesday of month): OCTOBER 2, 2018

Time of Sale: 1:00 p.m.

Place of Sale: GEORGE ALLEN COURTHOUSE, 600 COMMERCE ST., DALLAS, TEXAS
75201

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.

Mortgagee has appointed NORMAN H. EWERT as Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

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.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Time of Sale or not later than three hours thereafter. The sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.



NORMAN H. EWERT
18601 LBJ, S-150, MESQUITE, TEXAS 75150

ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.

FILED

2018 SEP 10 AM 9:28

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

BY _____ DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, CAMMY J. MCCARTER AND RONALD MCCARTER, WIFE AND HUSBAND delivered that one certain Deed of Trust dated APRIL 13, 2010, which is recorded in INSTRUMENT NO. 201000120747 of the real property records of DALLAS County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$68,984.00 payable to the order of JAMES B. NUTTER & COMPANY, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

WHEREAS, JAMES B. NUTTER & COMPANY, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

NOTICE IS HEREBY GIVEN that on Tuesday, OCTOBER 2, 2018, beginning at 1:00 PM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 11, IN BLOCK A OF EL TIERRA ESTATES NO. 1, AN ADDITION TO THE CITY OF MESQUITE, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 71194, PAGE 67, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of DALLAS County, Texas, for such sales (OR AT THE AREA OUTSIDE ON THE NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET BELOW THE OVERHANG).

NOTICE IS FURTHER GIVEN that the address of JAMES B. NUTTER & COMPANY, the Mortgagee or Mortgage Servicer, is P.O. BOX 10346, KANSAS CITY, MISSOURI 64171. Pursuant to the Texas Property Code, the Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale.

Dated: SEPTEMBER 10, 2018.



SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR ROSALIE C.
SCHROEDER OR ERIKA J. BENNETT

FILE NO.: JBN-2639
PROPERTY: 1510 HILLWOOD DRIVE
MESQUITE, TEXAS 75149

CAMMY J. MCCARTER

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3610 NORTH JOSEY LANE, SUITE 206
CARROLLTON, TEXAS 75007
Tele: (972) 394-3086
Fax: (972) 394-1263

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Date: 02/03/2009
Grantor(s): GARY YOUNG AND WIFE, DIANNA YOUNG
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR ASCENT HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$107,908.00
Recording Information: Instrument 200900041026
Property County: Dallas
Property: LOT 5, BLOCK 4, CREEK CROSSING ESTATES NO. 6, PHASE ONE, AN ADDITION TO THE CITY OF MESQUITE, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 87016, PAGE(S) 7549, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.
Reported Address: 916 MOSSBERG LANE, MESQUITE, TX 75181

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: JPMorgan Chase Bank, National Association
Mortgage Servicer: JPMorgan Chase Bank, N.A.
Current Beneficiary: JPMorgan Chase Bank, National Association
Mortgage Servicer Address: PO Box 1015238, Columbus, OH 43219

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, Sammy Hooda, 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, Sammy Hooda, 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, Sammy Hooda, 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.

BY _____
DEPUTY
DALLAS COUNTY
COUNTY CLERK
JOHN F. WARREN

2018 SEP 11 AM 10:41

FILED