

Thomas L. Kapioltas
Mike Forni
Travis Oliver IV

2150 S. Central Expressway
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McKinney, Texas 75070



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NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: August 3, 2017

NOTE: described as follows:

Date: February 3, 2017
Maker: Tanesha Richards
Payee: iBridge Financials, LLC
Original Principal Amount: \$184,500.00

DEED OF TRUST: described as follows:

Date: February 3, 2017
Grantor: Tanesha Richards
Original Trustee: Gregory Graham
Original Beneficiary: iBridge Financials, LLC
Recorded: Document No. 201700038892 of the Real Property Records of Dallas County,
Texas filed February 8, 2017.

LENDER: iBridge Financials, LLC

BORROWER: Tanesha Richards

PROPERTY: The real property described as follows:

See attached Exhibit A

SUBSTITUTE TRUSTEE: Thomas Kapioltas

Substitute Trustee's Mailing Address:

Kapioltas, Forni & Oliver, PLLC
2150 S. Central Expressway
Ste. 200
McKinney, Texas 75070

FILED
JONI F. MARREN
COUNTY CLERK
DALLAS COUNTY
AUG -3 PM 2:15

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

September 5, 2017, the first Tuesday of the month, to commence at 10:00am, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

Dallas County Courthouse in the city and county of Dallas, Texas, at the following location: North side of the courthouse facing Commerce Street below the overhang, or at the area of the said county courthouse which has been so designated by the commissioner's court; if no such area has been designated by the Commissioner's Court, sale will be held at the door of the said county courthouse closest to where notices of such sales are posted.

RECITALS

Default has occurred in the payment of the Note and 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.

The Deed of Trust may encumber both real and personal property. Formal notice is now given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and Texas Business and Commerce Code Section 9.604(a).

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.

EXECUTED as of August 3, 2017.



Thomas Kapioltas
as Substitute Trustee

After recording, please return original to:
Kapioltas, Forni & Oliver, PLLC
2150 S. Central Expressway
Ste. 200
McKinney, Texas 75070

EXHIBIT "A"

METES AND BOUNDS DESCRIPTION:

Being a 0.4077 of an acre tract of land situated in the S.P. Montgomery Survey, Abstract Number 889, Dallas County, Texas, being all of that certain tract of land described in a deed to Deutsche Bank National Trust Company, as recorded in Instrument Number 201200248405, Official Public Records, Dallas County, Texas, (O.P.R.D.C.T.), and being more particularly described by metes and bounds as follows:

BEGINNING at a 1" iron rod found for the northeast corner of the herein described tract of land, being the northwest corner of a tract of land belonging to Curtis W. Hayes, recording information unavailable, and being in the south right-of-way line of Ben Drive, (60' r.o.w.), said point being EAST, 192.00 feet from the intersection of the south right-of-way line of said Ben Drive with the east right-of-way line of Oakwood Lane, (60' r.o.w.);

THENCE S 00° 38' 26" E, (deed SOUTH), along and with the common line of the herein described tract of land and said Hayes tract, a distance of 185.00 feet to a 1/2" iron rod found for the southeast corner of the herein described tract of land, and being the northeast corner of a tract of land described in a deed to Maria C. Garcia, as recorded in Volume 95101, Page 2699, Deed Records, Dallas County, Texas, (D.R.D.C.T.);

THENCE WEST, along and with the common line of the herein described tract of land and said Garcia tract, a distance of 96.00 feet to a 5/8" iron rod found for the southwest corner of the herein described tract of land, and being the southeast corner of a tract of land described in a deed to Johnie M. Wooten, Jr., as recorded in Volume 88215, Page 4428, (D.R.D.C.T.);

THENCE N 00° 38' 26" W, (deed NORTH), along and with the common line of the herein described tract of land and said Wooten tract, a distance of 185.00 feet to a 1/2" iron rod set for the northwest corner of the herein described tract of land, being the northeast corner of said Wooten tract, and being in the south right-of-way line of said Ben Drive;

THENCE EAST, (bearing basis), along and with the south right-of-way line of said Ben Drive, a distance of 96.00 feet to the POINT OF BEGINNING, and containing 0.4077 of an acre, (17,759 sq. ft.), of land.

Bearing are based on EAST, for the north line of said Deutsche Bank National Trust Company tract, as recorded in Instrument Number 201200248405, Official Public Records, Dallas County, Texas.

The herein described tract of land also being known as 1406 Ben Drive, Irving, Texas.

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: 09/05/2017

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 COMMISSIONER'S 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: 940 Nokomis Road, Lancaster, TX 75146

- 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 08/31/2005 and recorded 09/07/2005 in Document 3502030, Book 2005176 Page 04340, real property records of Dallas County Texas, with Adonell Lawrence, a single person, grantor(s) and Fremont Investment & Loan, as Lender, Mortgage Electronic Registration Systems, INC., as Beneficiary.
- 4. Appointment of Substitute Trustee:** The undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by the above referenced Deed of Trust.
- 5. Obligation Secured:** Deed of Trust or Contract Lien executed by Adonell Lawrence, a single person, securing the payment of the indebtedness in the original principal amount of \$143,835.00, 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 Fremont Home Loan Trust 2005-D, Mortgage-Backed Certificates, Series 2005-D is the current mortgagee of the note and the deed of trust or contract lien.

FILED
 2017 AUG -3 AM 10:25
 JOHN F. WARREN
 COUNTY CLERK
 DALLAS COUNTY

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:

Situated in the State of Texas and County of Dallas and being a part of Tract No. 1 as conveyed to Ellen Bain from Ellis W. Strain as described in Deed recorded in Volume 76242, Page 1602, of the Deed Records of Dallas County, Texas, and being a part of the JAMES MCMILLAN SURVEY, ABSTRACT NO. 987, and being more particularly described as follows:

BEGINNING at an iron rod in the East line of Nokomis Road, said point being North 30 deg. 10 min. West 318 feet from the intersection of the East line of said Nokomis Road with the South line of said survey;

THENCE North 30 deg. 10 min. West, along the East line of said Nokomis Road, 297.0 feet to an iron rod for corner in the North line of said Tract No. 1;

THENCE North 59 deg. 50 min. East, along the North line of said Tract No. 1, 330.0 feet to the Northeast corner of said Tract No. 1;

THENCE South 30 deg. 10 min. East, along the east line of said Tract No. 1, 297.0 feet to an iron rod for corner;

THENCE South 59 deg. 50 min. West, parallel with the south line of said survey, 330.0 feet to the PLACE OF BEGINNING and containing 2.25 acres of land, more or less.

8. **Mortgage Servicer Information:** The Mortgage Service 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:

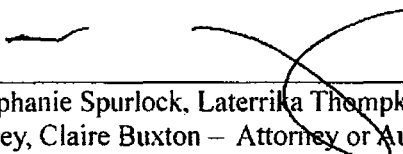
**C/O Ocwen Loan Servicing, LLC
1661 Worthington Rd., Suite 100
West Palm Beach, FL 33409
Phone: 1-800-746-2936**

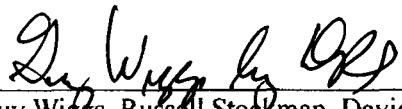
Notice of [Substitute] Trustee Sale

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: July 31, 2017


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


Guy Wiggs, Russell Stockman, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Lori McCarty, Tim Lewis, Michelle Schwartz, Shelley Ortolani, Mary Mancuso, Robert Ortolani, Michele Hreha, Brett Baugh, John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Robert Aguilar, Brent Graves, Wendy Lambert, Troy Robinett, Mark Buleziuk, Terry Waters, Matt Hansen, Frederick Britton, Chris Demarest, Chance Oliver, Max Murphy or Bret Allen, Kelly Leonard, Angel L. Reyes, II – Substitute Trustee(s)

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

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.

NOTICE OF SALE

Address: 9600 Royal Lane # 604
Dallas, TX 75243

Property: **Unit No. 604 in Building No. F** and an undivided interest in the common elements of **Trinity Royal Condominiums**, a condominium regime in Dallas County, Texas, according to the Declaration recorded in Volume 83213, Page 1362, of the Condominium Records of Dallas County, Texas, (the "Declaration").

Sale Information:

Date of Sale: September 5, 2017

Time of Sale: 1:00 p.m. or within three hours thereafter

Place of Sale: The area outside on the northside of the George Allen Courts Building facing Commerce Street below the overhand or the place designated by the Dallas County Commissioner's Court

Owner: **Jerry W. Graham**

WHEREAS, Owner purchased a unit in the TRINITY ROYAL CONDOMINIUMS subject to the Declaration recorded in Volume 83213, Page 1362 of the Condominium Records of Dallas County, Texas, (referred to hereafter as the "Declaration"), which said Declaration provided for an Assessment Lien; and


WHEREAS, TRINITY ROYAL CONDOMINIUMS HOMEOWNERS' ASSOCIATION, INC. has an Assessment Lien against the property described below by the Declaration; and

WHEREAS, default has occurred in the payment of the assessments pursuant to said declaration and the same are now wholly due, and TRINITY ROYAL CONDOMINIUMS HOMEOWNERS' ASSOCIATION, INC., the owner and holder of the unpaid assessments, has requested the undersigned to sell said property to satisfy said indebtedness.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on the Date of Sale, I will sell said property and real estate at the Place of Sale to the highest bidder for cash, "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 the title to be acquired. 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 except the warranties authorized in the Declaration. There will be no warranty relating to title, possession, quiet enjoyment, or the like for the personal property in this disposition.

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 1st day of August, 2017.



Mike D. Gibbs
6440 N. Central Expressway, Ste. 307
Dallas, TX 75206

FILED
AUG - 1 PM 12:51
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY