

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DALLAS County
Deed of Trust Dated: April 15, 2005
Amount: \$115,200.00
Grantor(s): NATALIE YAMMINE

Original Mortgagee: FIRST FRANKLIN A DIVISION OF NAT. CITY. BANK OF IN
Current Mortgagee: PNC BANK, NATIONAL ASSOCIATION

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. 3328506

Legal Description: BEING LOT 2, BLOCK A, OF MILL VALLEY, PHASE 2, AN ADDITION TO THE CITY OF CARROLLTON, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 80096, PAGE 1276, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

Date of Sale: February 5, 2019 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.

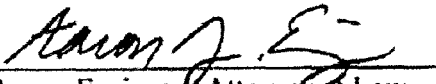
A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member 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.

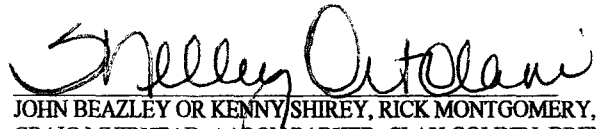
BY _____
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

2019 JAN -4 PM 12:08

FILED


Aaron Espinoza, Attorney at Law

HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2016-010722



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

CITIMORTGAGE, INC. (CMI)
THOMAS, JEANELL AND ROBERT
1906 KIRKWOOD CIRCLE, CARROLLTON, TX 75006

FHA 491-8816917-703
Firm File Number: 16-023567

NOTICE OF TRUSTEE'S SALE

WHEREAS, on May 18, 2006, JEANELL THOMAS AND ROBERT THOMAS, WIFE AND HUSBAND, as Grantor(s), executed a Deed of Trust conveying to SCOTT R. VALBY, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FRANKLIN AMERICAN MORTGAGE COMPANY in payment of a debt therein described. The Deed of Trust was filed in the real property records of DALLAS COUNTY, TX and is recorded under Clerk's File/Instrument Number 200600189668, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, February 5, 2019** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, I will sell said Real Estate in the area designated by the Commissioners Court, of Dallas 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 of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Dallas, State of Texas:

LOT 4, BLOCK 9 OF NORTHCREST ESTATES NO. 5, AN ADDITION TO THE CITY OF CARROLLTON, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 69067, PAGE 2041, MAP RECORDS, DALLAS COUNTY, TEXAS

Property Address: 1906 KIRKWOOD CIRCLE
CARROLLTON, TX 75006
Mortgage Servicer: CITIMORTGAGE, INC.
Noteholder: CITIMORTGAGE, INC.
1000 TECHNOLOGY DRIVE
O'FALLON, MISSOURI 63368-2240

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.

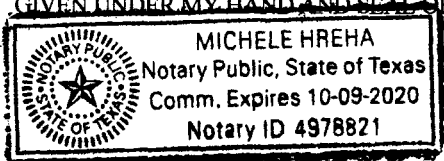
Shelley Ortolani
SUBSTITUTE TRUSTEE
Brett Baugh, John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Robert Aguilar, Brent Graves, Wendy Lambert, Troy Robinett, Mark Buleziuk, Terry Waters, Matt Hansen, Frederick Britton, Shelley Ortolani, Michele Hreha, Robert Ortolani, Mary Mancuso or Francesca Ortolani
c/o Shapiro Schwartz, LLP
13105 Northwest Freeway, Suite 1200
Houston, TX 77040
(713)462-2565

FILED
2018 DEC 27 AM 11:35
COUNTY CLERK
JOHN E. WARREN
DALLAS COUNTY, TEXAS

THE STATE OF Texas
COUNTY OF Dallas

BEFORE ME, the undersigned, a Notary Public in and for said County and State, on this day personally appeared Shelley Ortolani, Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and considerations therein expressed, in the capacity therein stated.

2018 GIVEN UNDER MY HAND AND SEAL OF OFFICE this 26 day of December



Michele Hreha
NOTARY PUBLIC in and for

Dallas COUNTY
My commission expires: 10.9.2020
Type or Print Name of Notary Michèle Hreha

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active military service to the sender of this notice immediately.

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Date: 11/08/2016
Grantor(s): DEAN GROOVER AND FREESIA GROOVER, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR FIRST CHOICE LOAN SERVICES INC., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$171,612.00
Recording Information: Instrument 201600316077
Property County: Dallas
Property: LOT 22, BLOCK 2, SECOND INSTALLMENT OF WHITLOCK NO. 3, AN ADDITION TO THE CITY OF CARROLLTON, DALLAS COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 32, PAGE(S) 131, OF THE MAP AND/OR PLAT RECORDS OF DALLAS COUNTY, TEXAS.
Reported Address: 1100 NOBLE AVENUE, CARROLLTON, TX 75006

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation
Current Beneficiary: Freedom Mortgage Corporation
Mortgage Servicer Address: 907 Mt. Pleasant Valley, Mt. Laurel, NJ 08054

SALE INFORMATION:

Date of Sale: Tuesday, the 5th day of February, 2019
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): Shelley Ortolani, Mary Mancuso, Robert Ortolani, Michele Hreha, David Stockman, Brenda Wiggs, Denise Boerner, Guy Wiggs, Donna Stockman, Tim Lewis, 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 Shelley Ortolani, Mary Mancuso, Robert Ortolani, Michele Hreha, David Stockman, Brenda Wiggs, Denise Boerner, Guy Wiggs, Donna Stockman, Tim Lewis, 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. Shelley Ortolani, Mary Mancuso, Robert Ortolani, Michele Hreha, David Stockman, Brenda Wiggs, Denise Boerner, Guy Wiggs, Donna Stockman, Tim Lewis, 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 _____
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
2018 DEC 27 AM 11:53

FILED