

NOTICE OF FORECLOSURE 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. **Property to Be Sold.** The property to be sold is described as follows: SEE EXHIBIT "A"
- 2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 10/25/2007 and recorded in Document 20070386956 real property records of Dallas County, Texas.
- 3. **Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:
 Date: 02/05/2019
 Time: 01:00 PM
 Place: Dallas County Courthouse, Texas, at the following location: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS OFFICE or as designated by the County Commissioners Court.
- 4. **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.
- 5. **Obligations Secured.** The Deed of Trust executed by DAVID L. JONES AND PATRICIA A. JONES, provides that it secures the payment of the indebtedness in the original principal amount of \$498,945.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. BRANCH BANKING AND TRUST COMPANY, SUCCESSOR IN INTEREST TO COLONIAL BANK BY ACQUISITION OF ASSETS FROM THE FDIC AS RECEIVER FOR COLONIAL BANK is the current mortgagee of the note and deed of trust and BRANCH BANKING AND TRUST COMPANY is mortgage servicer. A servicing agreement between the mortgagee, whose address is BRANCH BANKING AND TRUST COMPANY, SUCCESSOR IN INTEREST TO COLONIAL BANK BY ACQUISITION OF ASSETS FROM THE FDIC AS RECEIVER FOR COLONIAL BANK c/o BRANCH BANKING AND TRUST COMPANY, P. O. BOX 2467, GREENVILLE, SC 29602 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.
- 6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint CARL NIENDORFF, L. KELLER MACKIE, MICHAEL W. ZIENTZ, MICHAEL D. VESTAL, WES WEBB, KRISTEN WALL, Donna Stockman or David Stockman, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
✓Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Parkway Office Center, Suite 900
14160 North Dallas Parkway
Dallas, TX 75254

CARL NIENDORFF, L. KELLER MACKIE, MICHAEL W. ZIENTZ,
MICHAEL D. VESTAL, WES WEBB, KRISTEN WALL, Donna
Stockman or David Stockman
c/o AVT Title Services, LLC
1101 Ridge Rd. Suite 222
Rockwall, TX 75087

Certificate of Posting

I am _____ whose address is c/o AVT Title Services, LLC, 1101 Ridge Rd., Suite 222, Rockwall, TX 75087. I declare under penalty of perjury that on _____ I filed this Notice of Foreclosure Sale at the office of the Dallas County Clerk and caused it to be posted at the location directed by the Dallas County Commissioners Court.

FILED
2019 JAN 10 PM 3:29
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____

EXHIBIT A – LEGAL DESCRIPTION

Being a tract of land situated in the James Hughes Survey, Abstract No. 539, Dallas County, Texas, in the City of Cedar Hill, Texas, and being out of a called 23.77 acre tract, known as "Tract 2", in deed to Luther Paul Mobley, recorded in Volume 5323, Page 13, Deed Records, Dallas County, Texas, and being that same tract of land conveyed to James F. Mobley and wife, Patricia D. Mobley by deed recorded in Volume 81207, Page 1289, said Deed Records, and being more fully described by metes and bounds as follows:

Beginning at a 1/2" iron rod found for corner, said rod being the most easterly Southeast corner of a called 2.9058 acre tract described in deed to Jon W. Williamson, as recorded in Volume 94217, Page 614, said Deed Records, said rod also being South 29 deg. 54 min. 40 sec. East, a distance of 154.85 feet (deed calls 177.1 feet) from the southerly Northeast corner of said "Tract 2" and the most northerly corner of said Williamson tract;

Thence South 30 deg. 00 min. 00 sec. East (Reference Bearing), along the Southwest line of a tract of land described in deed to Joe Beard and wife, Janet Beard, as recorded in Volume 90141, Page 1139, said Deed Records, a distance of 508.65 feet to a 1/2" iron rod found for corner;

Thence South 60 deg. 00 min. 00 sec. West, along the Northwest boundary of said Beard tract, passing an iron pipe found at 156.85 feet for the most westerly corner of said Beard tract and the Northeast corner of a tract conveyed to Robert Murtoff and wife, Elena Murtoff, by deed recorded in Volume 96055, Page 3071, said Deed Records, continuing along the Northwest boundary of said Murtoff tract, for a total distance of 236.72 feet to a point for corner, from which a 1/2" iron rod found bears North 31 deg. 43 min. 39 sec. West, 3.34 feet;

Thence North 30 deg. 00 min. 00 sec. West, along the Northeast line of a tract of land described in deed to Jonathan M. Russell and wife, Toni R. Russell, as recorded in Volume 95122, Page 3510, said Deed Records, a distance of 493.80 feet to a 1/2" iron rod found for corner, said rod being an interior North corner of the herein described tract;

Thence South 60 deg. 00 min. 00 sec. West, along the Northwest line of said Russell tract, a distance of 141.82 feet to a 1/2" iron rod found for corner;

Thence South 73 deg. 11 min. 53 sec. West, along the Northwest line of said Russell tract, a distance of 524.83 feet to a 3/8" iron rod found for corner, said rod being on the East right-of-way line of Mobley Road (a 60 foot wide right-of-way);

Thence North 15 deg. 36 min. 53 sec. East, along the East right-of-way line of said Mobley Road, a distance of 17.57 feet to a 1/2" iron rod found for corner, said rod being the Southwest corner of said Williamson tract;

Thence North 73 deg. 11 min. 53 sec. East, along the southerly line of said Williamson tract, a distance of 513.62 feet to a 1/2" iron rod found for corner;

Thence North 60 deg. 00 min. 00 sec. East, along the Southeast line of said Williamson tract, a distance of 376.90 feet to the Point of Beginning, containing 2.989 acres of land.



FILED AND RECORDED

OFFICIAL PUBLIC RECORDS

A handwritten signature in black ink, appearing to be "J. Warren".

John F. Warren, County Clerk

Dallas County TEXAS

October 28, 2007 11:28:13 AM

FEE: \$108.00

20070386956

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: February 05, 2019

Time: The sale will begin at 10:00AM or not later than three hours after that time.

Place THE AREA OUTSIDE ON THE NORTHSIDE OF THE GEORGE ALLEN COURTS BUILDING
FACING COMMERCE STREET BELOW THE OVERHANG OR AS DESIGNATED BY THE COUNTY
COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 14, 2007 and recorded in Document CLERK'S FILE NO. 20070346544, AS AFFECTED BY MODIFICATION CLERK'S FILE NO. 201200072037 real property records of DALLAS County, Texas, with SADAKKA MOREHEAD AND ERICA WELLONS MOREHEAD, grantor(s) and BANK OF AMERCA, N.A., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by SADAKKA MOREHEAD AND ERICA WELLONS MOREHEAD, securing the payment of the indebtednesses in the original principal amount of \$117,600.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. J.P. MORGAN MORTGAGE ACQUISITION CORP. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

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 § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. RUSHMORE LOAN MANAGEMENT SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o RUSHMORE LOAN MANAGEMENT SERVICES, LLC
15480 LAGUNA CANYON RD. SUITE 100
IRVINE, CA 92618

MICHAEL HARRISON, PAUL BARRETT, ROBERT FORSTER, JEFF FLEMING OR LAUREN CHRISTOFFEL
Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
4004 Belt Line Road, Suite 100
Addison, Texas 75001

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. 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: _____

BY _____
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
2019 JAN 14 PM 12:47

FILED



NOS0000008085367

0000008085367

DALLAS

EXHIBIT "A"

LOT 3, BLOCK J, OF SPRINGFIELD ADDITION, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 86045, PAGE 2965 OF THE PLAT RECORDS, DALLAS COUNTY, TEXAS



NOS0000008085367

C&S No. 44-18-3461 / FHA / Yes / RECORD 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: August 20, 1998

Grantor(s): Vernon W. Risby, a single man

Original Trustee: Michael L. Riddle

Original Mortgagee: Accubanc Mortgage Corporation

Recording Information: Vol. 98169, Page 02023, or Clerk's File No. 275899, 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 23, BLOCK 6 OF MEADOWBROOKE I, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 84197, PAGE 2061, MAP RECORDS, DALLAS COUNTY, TEXAS.

Date of Sale: 02/05/2019 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, Mary Mancuso, Brett Baugh, Kenny Shirey, Rick Montgomery, Craig Muirhead, Clay Golden, Robert Aguilar, Brent Graves, John Beazley, Wendy Lambert, Troy Robinett, Robert Ortolani, Michele Hreha, Aaron Parker, Mark Buleziuk, Matt Hansen, David Stockman, Brenda Wiggs, Denise Boerner, Guy Wiggs, Donna Stockman, Tim Lewis, Frederick Britton, Terry Waters, Michelle Schwartz, Francesca Ortolani, Kathy Arrington, Thomas Delaney, Danya Gladney or Lisa Cockrell as Substitute Trustee

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



2019 JAN 14 PM 12:49
FILED
BY JOHN F. WARDEN
COUNTY CLERK
DALLAS COUNTY

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 10th day of January, 2019.

For Information:

"Auction.com
1 Mauchly
Irvine, CA 92618




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

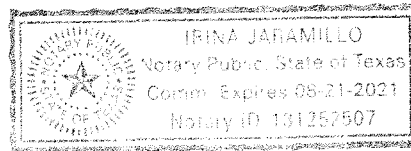
STATE OF TEXAS

COUNTY OF HARRIS

Before me, the undersigned Notary Public, on this day personally appeared Nicole M. Bartee as Attorney for the Mortgagee and/or Mortgage Servicer known to me or proved to me through a valid State driver's license or other official identification described as Personal Knowledge, to be the person whose name is subscribed to the foregoing instrument and acknowledge to me that he/she executed the same for the purposes and consideration therein expressed.

Executed on this the 10th day of January, 2019.


Notary Public
Signature



Posted and filed by: _____

Printed Name: _____

C&S No. 44-18-3461 / FHA / Yes
Ditech Financial LLC

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public foreclosure sale by Substitute Trustee.

FILED
2019 JAN 14 PM 3:56
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

1. **Property to be Sold.** All of the mortgaged property described in the Deed of Trust, Assignment of Leases and Rents, Security Agreement and Financing Statement (the “Deed of Trust”) dated May 5, 2008, real, personal, or mixed, including the real property described as follows:

See attached Exhibit “A”

2. **Type of Sale.** The sale is a nonjudicial Deed of Trust lien foreclosure sale by Substitute Trustee being conducted pursuant to the power of sale granted by the Deed of Trust dated May 5, 2008 executed by Mirella Garza and Leonard Garza (hereinafter referred to as “Grantors”), to Sally Brink (“Trustee”), for the benefit of Capital One, N.A. (“Beneficiary”) recorded on May 8, 2008 as Document Number 20080153401, and assigned to VFC Partners 33 LLC (“VFC Partners”) pursuant to the Assignment of Deed of Trust (“Assignment 1”) executed by Capital One, N.A. and recorded in the real property records of Dallas County, Texas, recorded on July 29, 2014 as Document No. 201400190585, and as further assigned to Gulf Coast Bank & Trust Co. (“Assignee”) pursuant to the Assignment of Loan and Liens (“Assignment 2”) executed by VFC Partners 33 LLC and recorded in the real property records of Dallas County, Texas on July 12, 2017 as Document No. 201700194743. Gulf Coast Bank & Trust Co. is the current owner and holder of the Deed of Trust. The Co-Substitute Trustees are K. Mark Vincent, Thomas M. Sellers, Kelly R. Fisher, R. Scott Wolfrom, Scott E. Hayes, Susan Oliver Simpson, Richard G. Dafoe, Kimberly Kerns, Edgar E. Quijada, and/or E. Samuel Crecelius III, VINCENT SERAFINO GEARY WADDELL JENEVEIN, P.C.

3. **Obligations Secured.** Grantors conveyed to the Trustee certain real property (the “Property”) which is situated in Dallas County, Texas, which is more particularly described in “Exhibit A” hereto which is incorporated herein by reference for all purposes as though fully set forth herein verbatim, together with all improvements thereof. The Deed of Trust provides that it secures the payment of the indebtedness and obligation therein described (the “Secured Obligation”), including but not limited to the Business Lending Confirmation Letter dated as of May 5, 2008 evidencing a term loan in the original principal amount of \$30,852.00, executed by Grantors and payable to Assignee, as successor in interest to VFC Partners 33 LLC, successor in interest to Capital One, N.A., bearing interest and payable in accordance with the terms and provisions thereof (the “Loan”) and other indebtedness, as defined therein, including other Secured Obligations, Promissory Notes or Loan Agreements, if any.

As of January 14, 2019, the total unpaid principal due, accrued but unpaid interest and late charges incurred on the Loan totaled \$23,363.71, exclusive of attorneys’ fees and expenses since incurred. The interest on the Loan has continued to accrue at the rate set forth in the loan documents. In addition to the principal, accrued interest and late fees due on the Loan, the Grantors, under the terms of the Secured Obligations and the Deed of Trust, are liable for trustees’ fees, attorneys’ fees and expenses incurred by Assignee in connection with the collection of this matter, as well as other indebtedness due to Assignee from Grantors.

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

Date: **Tuesday, February 5, 2019**

Time: **The sale shall begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale shall be completed by no later than 4:00 p.m.**

Place: **The area outside on the north side of the George Allen Courts Building facing Commerce Street below the overhand in Dallas County, Texas, or as designated by the County Commissioners or as designated by the county commissioners.**

Assignee reserves the right 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. Such reposting or refileing may be after the date originally scheduled for this sale.

5. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, credit, or in any manner the Trustee or Co-Substitute Trustee deems sufficient to obtain the best price. The Assignee reserves the absolute right to postpone, cancel or reschedule the sale at any time before the property is sold.

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

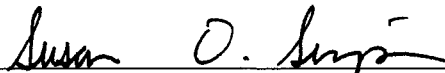
The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Questions concerning the sale may be directed to the undersigned, Susan O. Simpson, VINCENT SERAFINO GEARY WADDELL JENEVEIN, P.C., 1601 Elm Street, Suite 4100, Dallas, Texas 75201, (214) 979-7419.

6. Default and Request to Act. Default has occurred under the Secured Obligations and the Deed of Trust, and the Assignee has requested the Co-Substitute Trustees to conduct this sale. Notice is given that before the sale the Assignee may appoint another person Substitute Trustee to conduct the sale.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE 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.

DATED: January 14, 2019.



K. Mark Vincent, Thomas M. Sellers, Kelly R. Fisher, R. Scott Wolfrom, Scott E. Hayes, Susan Oliver Simpson, Richard G. Dafoe, Kimberly Kerns, Edgar E. Quijada, and/or E. Samuel Crecelius III,
VINCENT SERAFINO GEARY WADDELL JENEVEIN, P.C.
1601 Elm Street, Suite 4100
Dallas, Texas 75201
Telephone: (214) 979-7400
Fax: (214) 979-7402

EXHIBIT A

Street Address of Property

706 Cedar Street, Cedar Hill, Texas 75104

Description of Property

Being Lot 2R of a replay of Lots 1, 2, 3, 4, 5, and 6 of K.C. DIVISION ADDITION, an Addition to the City of Cedar Hill, Dallas County, Texas, according to the Map thereof recorded in Volume 2000197, Page 3384, Map Records, Dallas County, Texas.

THE STATE OF TEXAS)
) Notice of Foreclosure Sale
COUNTY OF DALLAS)

Date: January 15, 2019

Deed of Trust ("Deed of Trust"):

Dated: March 15, 2010

Grantor: Kenneth Lloyd Adams and Kimberly Joel Adams

Trustee: Billy Wayne Crouch

Original Grantee: Clifford Yeldell and G. Fay Yeldell

Recorded: The Real Property Records of Dallas County, Texas, bearing instrument number 201000161188

Secures: Without limitation, that certain Real Estate Lien Note ("Note") dated March 15, 2010, executed by Grantor and evidencing indebtedness in the original principal amount of \$104,400.00 as further described therein, currently held by G. Fay Yeldell and the Estate of Clifford E. Yeldell ("Lender").

Property: The "Property" as that term is further described in the Deed of Trust, including, without limitation, the property described on Exhibit "A" attached hereto.

Substitute Trustee: Brandon L. Hurwitz
David L. Campbell

Substitute Trustee
Address: Underwood Perkins, P.C.
Two Lincoln Centre
5420 LBJ Freeway, Suite 1900
Dallas, Texas 75240

BY _____ DEPUTY
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
2019 JAN 15 PM 3:45

FILED

Whereas, default has occurred in the payment of the indebtedness evidenced by the Note and Deed of Trust ("Indebtedness") and Lender, the current owner and holder of the Note and Beneficiary under the Deed of Trust, has authorized and directed the Substitute Trustee to post, file and mail appropriate notice and to sell the Property for application against the Indebtedness.

Now, Therefore, Notice is given that the Substitute Trustee will begin to sell the Property on Tuesday, February 5, 2019, between the hours of 10:00 a.m. and 1:00 p.m. local time on the north side of the George Allen Courts Building facing Commerce Street below the overhang, or at such other location as may be designated by the Dallas County Commissioners Court. The earliest time at which the sale will begin is 10:00 a.m.

The sale will be conducted as a public auction, and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit bid against the Indebtedness. Those desiring to purchase the Property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

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 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 will be announced before bidding is opened for the first sale of the day held by the 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.

Substitute Trustee:



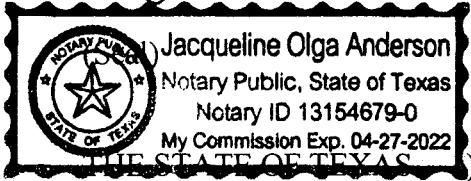
Brandon L. Hurwitz



David L. Campbell

THE STATE OF TEXAS)
)
COUNTY OF DALLAS)

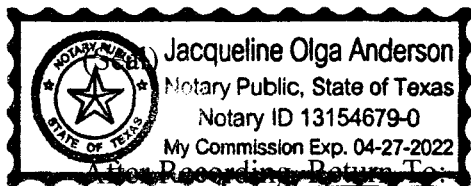
This instrument was acknowledged before me on the 15 day of January, 2019, by Brandon L. Hurwitz, Substitute Trustee.



J. Anderson
Notary Public, State of Texas

COUNTY OF DALLAS)

This instrument was acknowledged before me on the 15 day of JANUARY, 2019, by David L. Campbell, Substitute Trustee.



J. Anderson
Notary Public, State of Texas

David L. Campbell
Underwood Perkins, P.C.
Two Lincoln Centre
5420 LBJ Freeway, Suite 1900
Dallas, Texas 75240

Exhibit "A"

Lot 18, Woodridge West, an addition to the City of Cedar Hill, Dallas County, Texas, according to the map or Plat thereof recorded in Volume 75220, Page 97, of the Map Records, Dallas County, Texas.