

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 July 26, 2006 and recorded in Document CLERK'S FILE NO. 200600276766 AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 201800158244 real property records of DALLAS County, Texas, with SYLVIA HAMM, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by SYLVIA HAMM, securing the payment of the indebtednesses in the original principal amount of \$132,523.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. BANK OF AMERICA, N.A. 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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD
FORT MILL, SC 29715

MICHAEL HARRISON, PAUL BARRETT, ROBERT FORSTER, JEFFREY FLEMING, LAUREN CHRISTOFFEL, BRENT GRAVES, CRAIG MUIRHEAD, AARON PARKER, LOGAN THOMAS, RICK MONTGOMERY, PHILLIP PIERCEALL, CARY CORENBLUM, SHAWN SCHILLER, MATTHEW HANSEN, TERRY WATERS, CLAY GOLDEN, MICHELLE SCHWARTZ, GUY WIGGS, RUSSELL STOCKMAN

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. HAREN
COUNTY CLERK
DALLAS COUNTY
2019 JAN 14 PM 12:31

FILED



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DALLAS

EXHIBIT "A"

BEING LOT 31, BLOCK D, SUNRISE CREEK ESTATES PHASE 2, AN ADDITION TO THE CITY OF HUTCHINS, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 2003125, PAGE 155, MAP RECORDS OF DALLAS COUNTY, TEXAS.



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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: JANUARY 11, 2019

NOTE: Disclosure Statement, Note and Security Instrument, as renewed, modified, or extended, described as follows:

Date: May 4, 2007
Maker: Duane L. Richardson & Lonnie R. Richardson
Payee: Citifinancial, Inc.
Original Principal Amount: \$70,383.73

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2019 JAN 14 AM 11:43
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY, TEXAS

DEED OF TRUST: Deed of Trust Secured by Homestead described as follows:

Date: May 4, 2007
Grantor: Duane L. Richardson & Lonnie R. Richardson
Trustee: K. Kirkpatrick
Beneficiary: Citifinancial, Inc.
Recorded: Document No. 20070168625 Real Property Records, DALLAS County, Texas

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

BORROWER: Duane L. Richardson & Lonnie R. Richardson

PROPERTY: The real property described as follows:

Commonly known as: 116 S. JJ LEMMON, HUTCHINS, TEXAS 75141

Legally described as: BEING LOT 5, IN BLOCK "C" OF HUTCHINS HEIGHTS SECTION TWO ADDITION TO THE CITY OF HUTCHINS, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 40, PAGE 19, MAP RECORDS OF DALLAS COUNTY, TEXAS, together with all buildings, structures,

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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:

FEBRUARY 5, 2019, 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.

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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.

EXECUTED effective as of JANUARY 11, 2019.

SUBSTITUTE TRUSTEE

Sign: David Carvin

Print: DAVID CARVIN