

**NOTICE OF ASSESSMENT LIEN SALE**

**FILED**

STATE OF TEXAS §  
  §  
COUNTY OF DALLAS §

2018 NOV 30 AM 11:14

JOHN F. WARREN  
COUNTY CLERK

WHEREAS, on or about October 26, 2018, a Notice of Lien was filed in the Deed Records of Dallas County, Texas, instrument #201800286117, covering the real property herein described concerning default in the payment of the indebtedness owing by **ETINOSA JOSEPH OSAYI**, the present owner(s) of said real property, to Cambridge Condominium Owners Association (the "Association"); and

WHEREAS, the said **ETINOSA JOSEPH OSAYI** has/have continued to default in the payment of its/his/her/their indebtedness to the Association and the same is now wholly due, and the Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to the Association;

NOW, THEREFORE, notice is hereby given that on **Wednesday, January 2, 2019**, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate on the north side of the building below the overhang facing Commerce Street of the George Allen Courts Building, 600 Commerce Street, Dallas, Dallas County, Texas, to the highest bidder for cash subject to all superior liens and encumbrances of record. The earliest time at which said sale will begin will be 12:00 o'clock noon, and the sale will take place not later than three (3) hours after that time.

Said real estate is described as follows:

**SEE ATTACHED EXHIBIT "A"**

**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 26<sup>TH</sup> day of November, 2018.

CAMBRIDGE CONDOMINIUM OWNERS ASSOCIATION

By: Victor Bosnich  
Victor Bosnich

The within notice was posted by me on the \_\_\_\_\_ day of \_\_\_\_\_, 2018, at the Dallas County Courthouse in Dallas, Texas.

\_\_\_\_\_

## **EXHIBIT "A"**

**Being the following real property of CAMBRIDGE CONDOMINIUM, a condominium created pursuant to the Condominium Declaration and Map recorded in Volume 80201, Page 641, Condominium Records of Dallas County, Texas, as affected by Supplemental Declarations filed 09/01/1981, recorded in Volume 81171, Page 470, filed 09/17/1981, recorded in Volume 81182, Page 2242, filed 06/09/1983, recorded in Volume 83114, Page 3476, Real Property Records, Dallas County, Texas, covering a building and land located in Dallas County, Texas and described in such Declaration, together with an undivided interest, appurtenant to the Residential Unit described below, in and to the Common Elements in the percentage designated for the Residential Unit on Exhibit "C" attached to the Declaration.**

**Residential Unit: Unit 398, Building L,**

**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: 01/02/2019

Time: Between 1PM-4PM and beginning not earlier than 1PM-4PM or not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Dallas County, pursuant to §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.

**2. Terms of Sale. Highest bidder for cash.**

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 05/17/2006 and recorded in the real property records of Dallas County, TX and is recorded under Clerk's File/Instrument Number, 200600190410 with ALEXANDER CARRILLO and ELIZABETH CARRILLO (grantor(s)) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR BSM FINANCIAL, L.P. DBA BANKSOURCE MORTGAGE mortgage to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ALEXANDER CARRILLO and ELIZABETH CARRILLO, securing the payment of the indebtedness in the original amount of \$73,420.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 23, BLOCK 6332, GROVECREST HEIGHTS ADDITION, AN ADDITION IN DALLAS, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 13, PAGE 57 MAP RECORDS, DALLAS COUNTY, TEXAS.

BY \_\_\_\_\_  
DEPUTY  
DALLAS COUNTY  
COUNTY CLERK  
JOHN F. WARREN

2018 NOV 29 AM 10:46

FILED



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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 §51.002, 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:

Wells Fargo Home Mortgage  
3476 Stateview Blvd.  
Fort Mill, SC 29715

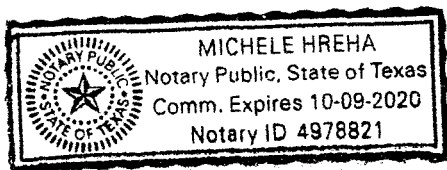
Shelley Ortolani  
**SUBSTITUTE TRUSTEE**

Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Robert Ortolani, Michelle Schwartz, Guy Wiggs, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Kathy Arrington, whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038 OR John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Brent Graves, Wendy Lambert, Terry Waters, Shawn Schiller, Matthew Hansen, Logan Thomas, Guy Wiggs, Russell Stockman, David Stockman, Tim Lewis whose address is 1 Mauchly, Irvine, CA 92618

STATE OF Texas  
COUNTY OF Dallas

Before me, the undersigned authority, on this day personally appeared Shelley Ortolani, as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 29 day of November, 2018.



Michele Hreha  
NOTARY PUBLIC in and for

Dallas COUNTY  
My commission expires: 10-9-2020  
Print Name of Notary:  
Michele Hreha

**CERTIFICATE OF POSTING**

My name is \_\_\_\_\_, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. 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: \_\_\_\_\_

## NOTICE OF FORECLOSURE SALE

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.

1. **PROPERTY TO BE SOLD:** The property to be sold is described as follows: Wimbledon Place Condominiums, Wimbledon on the Lake Revised, Building A, Unit 5424, plus an undivided 4.0489% interest in the common elements thereof.
2. **INSTRUMENT TO BE FORECLOSED:** The instrument to be foreclosed is the deed of trust recorded in the deed records of Dallas County as Instrument No. 201700072225.
3. **DATE, TIME AND PLACE OF SALE:** The sale is scheduled to be held at the following date, time and place: Tuesday, January 2, 2019 between the hours of 10:00 a.m. and 1:00 p.m., at the George Allen Civil Courthouse, 600 Commerce St., Dallas, Texas, 75202

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 that 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 the sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

**FILED**  
2018 NOV 19 PH 2:39  
BY JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
DEPUTY

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.

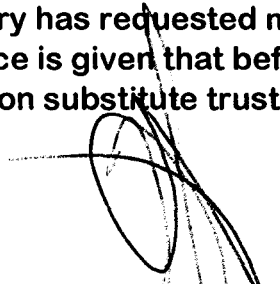
Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to §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 Property Code §51.0075, 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 foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust.
6. **OBLIGATIONS SECURED:** The deed of trust provides that it secures the payment of the indebtedness and obligations described therein, including but not limited to a promissory note in the principal amount of \$37,000 in favor of Texas Mortgage LLC, said obligation having been assigned to the current beneficiary: The Robert L. Dunn and Gem L. Dunn Revocable Living Trust.
7. **DEFAULT AND REQUEST TO ACT.** Default has occurred under the deed of trust, and the beneficiary has requested me, as the substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct this sale.

Dated: June 13, 2017



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Kenneth S. Harter, Substitute Trustee  
5080 Spectrum Dr Suite 1000-E  
Addison, Tx. 75001  
(972) 752-1928

FILED

TS No.: 2018-02416-TX  
18-001866-673

2018 NOV 27 PM 2:32

Notice of [Substitute] Trustee Sale

JOHN F. WARREN  
COUNTY CLERK  
COUNTY  
DEPUTY

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.

1. Date, Time and Place of Sale.

Date: 01/02/2019

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 COMMISSIONERS  
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 Book 2005176 Page 04340 Document 3502030, 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:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.

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 deed of trust or contract lien.

### 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 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. **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.

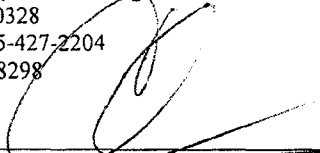
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**Date: November 26, 2018**



Stephanie Spurlock, Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

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



~~CARL NIENDORFF, L. KELLER-MACKIE, MICHAEL W. ZIENTZ, MICHAEL D. VESTAL, WES WEBB, KRISTEN WALL, Donna Stockman or David Stockman - Substitute Trustee(s)~~

C/O AVT Title Services, LLC  
1101 Ridge Rd. Suite 222  
Rockwall, TX 75087

**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.**

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 Forfeiture 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.

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

**DEED OF TRUST INFORMATION:**

**Date:** 08/01/2003  
**Grantor(s):** CAROLYN M. WAY, A SINGLE PERSON  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR BSM FINANCIAL, L.P. DBA BANKSOURCE MORTGAGE., ITS SUCCESSORS AND ASSIGNS

**Original Principal:** \$75,990.00  
**Recording Information:** Book 2003157 Page 15118 Instrument 2473742  
**Property County:** Dallas  
**Property:**

BEING A LOT, TRACT OR PARCEL OF LAND OUT OF THE CHARLES D. MERRELL SURVEY, ABSTRACT NO. 957 IN DALLAS COUNTY, TEXAS, A PART OF THAT CERTAIN 21.54 ACRE TRACT OF LAND CONVEYED TO ODIE M. ROLAND, ET UX TO GEORGE J. NABHOLTZ AND PORTER R. HOUSE BY DEED DATED JULY 14, 1959, FILED FOR RECORD ON JULY 17, 1959, AND RECORDED AT VOLUME 5150, PAGE 512 OF THE DALLAS COUNTY DEED RECORDS, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON STAKE ON THE NORTHEAST LINE OF CHIESA ROAD, FROM WHICH AN IRON STAKE AT THE NORTHEAST CORNER OF SAID 21.54 ACRE TRACT BEARS NORTH 40 DEGREES 04 MINUTES WEST 246.08 FEET AND EAST 449.13 FEET;

THENCE NORTH 49 DEGREES 56 MINUTES EAST 108.41 FEET TO AN IRON STAKE;

THENCE SOUTH 61 DEGREES 31 MINUTES 20 SECONDS EAST 85.95 FEET TO AN IRON STAKE;

THENCE SOUTH 49 DEGREES 56 MINUTES WEST 139.85 FEET TO AN IRON STAKE ON THE NORTHEAST LINE OF CHIESA ROAD;

THENCE WITH SAID ROAD, NORTH 40 DEGREES 04 MINUTES WEST 80 FEET TO THE PLACE OF BEGINNING, CONTAINING 0.228 ACRES OF LAND, MORE OR LESS.

**Reported Address:** 2510 CHIESA ROAD, ROWLETT, TX 75088

**FILED**  
2018 NOV 15 PM 12:00  
JOHN E. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY \_\_\_\_\_ DEPUTY

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** Wells Fargo Bank, N.A.  
**Mortgage Servicer:** Wells Fargo Bank, N.A.  
**Current Beneficiary:** Wells Fargo Bank, N.A.  
**Mortgage Servicer Address:** 3476 Stateview Boulevard, Fort Mill, SC 29715

**SALE INFORMATION:**

**Date of Sale:** Wednesday, the 2nd day of January, 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, Michele Hreha, Robert Ortolani, Mary Mancuso, Francesca Ortolani, 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, Michele Hreha, Robert Ortolani, Mary Mancuso, Francesca Ortolani, 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, Michele Hreha, Robert Ortolani, Mary Mancuso, Francesca Ortolani, 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.