

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: 06/04/2019

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: 1406 Glenville Drive, Garland, TX 75042

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 01/20/2006 and recorded 01/31/2006 in Document 200600034518 , Re-filed 03/02/2006 in Document 200600077244 , real property records of Dallas County, Texas, with **Caron Kay Peconge, a single woman** grantor(s) and EQUIFIRST CORPORATION 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 **Caron Kay Peconge, a single woman**, securing the payment of the indebtedness in the original principal amount of **\$123,500.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **The Bank of New York Mellon Trust Company, National Association as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-RS3** is the current mortgagee of the note and deed of trust or contract lien.

BY _____
DALLAS COUNTY
COUNTY CLERK
JOHN E. WARREN
2019 APR 18 PM 3:36

FILED

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:

Lot 21, Block 13 of Forest Ridge Addition No. 3, an addition to the City of Garland, Dallas County, Texas, according to the Plat thereof recorded in Volume 49, Page 217, Map Records, Dallas County, Texas.

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. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation

**1 Mortgage Way
Mt. Laurel, NJ 08054**

Phone: 877-744-2506

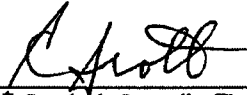
TS No.: 2019-00627-TX
19-000394-673

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: April 17, 2019



Stephanie Spurlock, Laterrika Thompkins, Camisha Scott, Iman Walcott, Tanesha Humphrey, Claire Buxton – 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 NIENDORF, 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 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.

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: 06/04/2019

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 12/03/2003 and recorded in the real property records of Dallas County, TX and is recorded under Clerk's File/Instrument Number, Book 2003248, Page 5427, with ELBERT R. JOHNSON and ANNETTE C. JOHNSON (grantor(s)) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR UNITED LENDING PARTNERS, L.P. mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by ELBERT R. JOHNSON and ANNETTE C. JOHNSON, securing the payment of the indebtedness in the original amount of \$105,236.00, 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 11, IN BLOCK 19, OF OAKS NO. 3, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 76069, PAGE 21, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

FILED
2019 APR 18 AM 11:39
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY



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

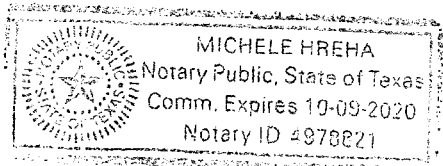
Shelley Ortolani
SUBSTITUTE TRUSTEE

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,
1320 Greenway Drive, Suite 300
Irving, TX 75038 OR 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 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 18 day of April, 2019.



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: _____

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
(CXE)
SMALLWOOD, ESTATE OF CHRISTOPHER S.
4502 ALDERNEY DRIVE, GARLAND, TX 75043

FHA 511-0428158-703
Firm File Number: 17-027011

NOTICE OF TRUSTEE'S SALE

WHEREAS, on May 9, 2011, CHRISTOPHER S SMALLWOOD, A MARRIED MAN, JOINED HEREIN PROFORMA BY HIS WIFE, BRANDY BREATHWIT, as Grantor(s), executed a Deed of Trust conveying to TWILA L. GROOMS, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR AMERICAHOMEKEY, INC. DBA FLAGSTONE LENDING GROUP, A CORPORATION 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 201100124363, 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, June 4, 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 7, BLOCK 2, THE SHORES OF WELLINGTON, NO. 1, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 2000134, PAGE 10, MAP/PLAT RECORDS, DALLAS COUNTY, TEXAS.

Property Address: 4502 ALDERNEY DRIVE
GARLAND, TX 75043
Mortgage Servicer: NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
Noteholder: NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
8950 CYPRESS WATERS BLVD
COPPELL, TEXAS 75019

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
2019 APR 15 PM 12:01
JOHN F. WARREN
COUNTY CLERK
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 _____, 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.

2019
GIVEN UNDER MY HAND AND SEAL OF OFFICE this _____ day of _____
Notary Public, State of Texas
Comm. Expires 10-09-2020
Notary ID 4978821

14 day of April
Michele Hreha

NOTARY PUBLIC in and for

Dallas COUNTY,

My commission expires: 10-9-2020

Type or Print Name of Notary Michelle Hrena

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 SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
9/11/2012

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE
FOR ASPIRE FINANCIAL INC. DBA TEXAS
LENDING.COM IS ORGANIZED AND EXISTING
UNDER THE LAWS OF UNITED STATES OF
AMERICA, ITS SUCCESSORS AND ASSIGNS

Recorded in:
Volume: N/A
Page: N/A
Instrument No: 201200277571

Mortgage Servicer:
Celink is representing the Current Beneficiary/Mortgagee
under a servicing agreement with the Current
Beneficiary/Mortgagee.

Grantor(s)/Mortgagor(s):
AVANELL MCGEE, AN UNMARRIED PERSON
AND DIANNE M. STARING-BOLTON, AN
UNMARRIED PERSON
Current Beneficiary/Mortgagee:
FINANCE OF AMERICA REVERSE, LLC

Property County:
DALLAS

Mortgage Servicer's Address:
3900 Capital City Blvd.,
Lansing, MI 48906

Legal Description: BEING LOT 5, IN BLOCK 16 OF MONTCLAIR NO. 4, AN ADDITION TO THE CITY
OF GARLAND, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 67114, PAGE
0299, MAP RECORDS, DALLAS COUNTY, TEXAS.

Date of Sale: 6/4/2019

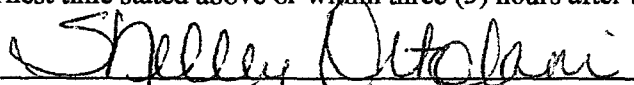
Earliest Time Sale Will Begin: 10am

Place of Sale of Property: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING
COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR
IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION
51.002 OF THE TEXAS PROPERTY CODE.

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.

Notice Pursuant to Tex. Prop. Code § 51.002(i):

**Assert and protect your rights as 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 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.**


Shelley Ortolani, Michele Freha, Robert Ortolani or
Mary Mancuso or Francesca Ortolani
or Thuy Frazier
or Cindy Mendoza
or Deanna Segovia, Substitute Trustee
MCCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

MH File Number: TX-18-69564-RM
Loan Type: FHA

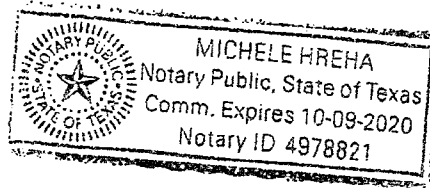
FILED
2019 APR 11 AM 11:30
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

STATE OF TEXAS
COUNTY OF Dallas § §

Before me, the undersigned Notary Public, on this day personally appeared Shelley O Adair as Substitute Trustee, known to me or proved to me through a valid State driver's license or other official identification described as _____, to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 4 day of April, 2019.

Michelle Hreha
Notary Public
Signature



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED

Matter No.: 079864-TX

2019 APR 11 AM 11:31

Date: April 9, 2019

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

County where Real Property is Located: Dallas

BY _____ DEPUTY

ORIGINAL MORTGAGOR: STACI GELB AND STUART GELB, WIFE AND HUSBAND

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., AS
NOMINEE FOR ACADEMY MORTGAGE CORPORATION, ITS
SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 6/22/2015, RECORDING INFORMATION: Recorded on 6/25/2015, as Instrument No. 201500166267

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT 3, BLOCK 18, TO LA PRADA NO. 2, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 75126, PAGE 2060, MAP/PLAT RECORDS, DALLAS COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **6/4/2019**, the foreclosure sale will be conducted in **Dallas** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **1:00 PM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:


PennyMac Loan Services, LLC
3043 Townsgate Rd, Suite 200
Westlake Village, CA 91361

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 property securing the above referenced loan.



Matter No.: 079864-TX

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.

By:  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,
PAUL A. HOEFKER, ROBERT L. NEGRIN

Return to:
ALDRIDGE PITE, LLP
4375 JUTLAND DR., SUITE 200
P.O. BOX 17935
SAN DIEGO, CA 92177-0935
FAX #: 619-590-1385
866-931-0036

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 OR 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: LOT 11, BLOCK 2, OF GLENFIELD ADDITION, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 23, PAGE 33, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 07/06/2000 and recorded in Document 1058573 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: 06/04/2019
Time: 10:00 AM
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 JUAN RAMIREZ AND JUANA LUCIANO, provides that it secures the payment of the indebtedness in the original principal amount of \$55,471.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MIDFIRST BANK is the current mortgagee of the note and deed of trust and MIDFIRST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is MIDFIRST BANK c/o MIDFIRST BANK, 999 N.W. Grand Blvd, Oklahoma City, OK 73118 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 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, 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.

[Signature]
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

[Signature]
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, 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

FILED
2019 APR 11 AM 11:07
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

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 MAR 28 PM 1:33

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DALLAS County
Deed of Trust Dated: August 27, 2012
Amount: \$174,000.00
Grantor(s): SADIE MARIE UTTERSON

Original Mortgage: AMERICAN ADVISORS GROUP
Current Mortgage: REVERSE MORTGAGE SOLUTIONS, INC.

Mortgagee Address: REVERSE MORTGAGE SOLUTIONS, INC., 14405 WALTERS ROAD, SUITE 200, HOUSTON, TX 77014

Recording Information: Document No. 201200263094

Legal Description: BEING LOT 12 IN BLOCK 4 OF ARBOR CREEK, AN ADDITION TO THE CITY OF GARLAND, TEXAS, ACCORDING TO THE REPLAT THEREOF, RECORDED IN VOLUME 82085, PAGE 2247, MAP RECORDS OF DALLAS COUNTY, TEXAS, MORE COMMONLY KNOWN AS 2914 WATERFRONT DRIVE, GARLAND, DALLAS COUNTY, TEXAS, 75042

WHEREAS SADIE MARIE UTTERSON is deceased.

Date of Sale: June 4, 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.

BRENT GRAVES OR CRAIG MUIRHEAD, AARON PARKER, LOGAN THOMAS, RICK MONTGOMERY, PHILLIP PIERCEALL, CARY CORENBLUM, SHAWN SCHILLER, MATTHEW HANSEN, TERRY WATERS, CLAY GOLDEN, MICHELLE SCHWARTZ, RUSSELL STOCKMAN, SHELLEY ORTOLANI, GUY WIGGS, DAVID STOCKMAN, BRENDA WIGGS, DENISE BOERNER, DONNA STOCKMAN, TIM LEWIS, MICHELLE SCHWARTZ, MICHELE HREHA, FRANCESCA ORTOLANI, ROBERT ORTOLANI, MARY MANCUSO, KATHY ARRINGTON, VANESSA MCHANNEY 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.

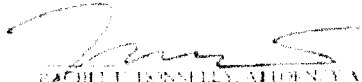
The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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.

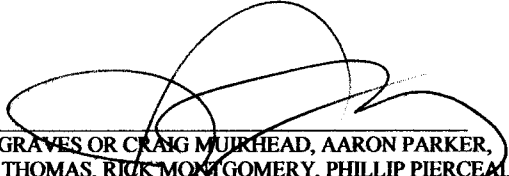
A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member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



RACHEL E. DONNELLY, ATTORNEY AT LAW

HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2017-003523



BRENT GRAVES OR CRAIG MUIRHEAD, AARON PARKER,
LOGAN THOMAS, RICK MONTGOMERY, PHILLIP PIERCEALL,
CARY CORENBLUM, SHAWN SCHILLER, MATTHEW HANSEN,
TERRY WATERS, CLAY GOLDEN, MICHELLE SCHWARTZ,
RUSSELL STOCKMAN, SHELLEY ORTOLANI, GUY WIGGS,
DAVID STOCKMAN, BRENDA WIGGS, DENISE BOERNER,
DONNA STOCKMAN, TIM LEWIS, MICHELLE SCHWARTZ,
MICHELE HREHA, FRANCESCA ORTOLANI, ROBERT
ORTOLANI, MARY MANCUSO, KATHY ARRINGTON,
VANESSA MCHANAY OR JOHN PHILLIP MARQUEZ
c/o Tejas Trustee Services
14800 Landmark Blvd, Suite 850
Addison, TX 75254

[RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:]

Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567

2019 MAR 28 PM 12:32
FILED
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

TS#: 19-22429

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 10/22/2004, JEROME SERMAN, A SINGLE PERSON, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of CTC REAL ESTATE SERVICES, as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC FOR AMERICA'S WHOLESALE LENDER, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$152,000.00, payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC FOR AMERICA'S WHOLESALE LENDER, which Deed of Trust is Recorded on 10/27/2004 as Volume 200403113224, Book 2004210, Page 8722, in Dallas County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

LOT 16, BLOCK 1, PHASE 1 OF VILLAGES OF VALLEY CREEK NO. 6, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 93135, PAGE 4830, MAP RECORDS, DALLAS COUNTY, TEXAS.

Commonly known as: **2302 VALLEY CREEK DRIVE, GARLAND, TX 75040**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **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**, or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **THE BANK OF NEW YORK MELLON, F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2004-12**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington



Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **6/4/2019 at 1:00 PM**, or no later than three (3) hours after such time, in **Dallas** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **the outside area on the north side of the George Allen Courts Building facing Commerce Street**

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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.

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.

WITNESS, my hand this 3/26/2019



By: Substitute Trustee(s)

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,
C/O Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.