

THIS INSTRUMENT APPOINTS THE SUBSTITUTION 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.

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated June 8, 2006, executed by TOMMY W. DAVIS AND LAURA J. DAVIS, A MARRIED COUPLE ("Mortgagor") to Michael Gary Orlando, Trustee for the benefit of VANDERBILT MORTGAGE AND FINANCE, INC. ("Mortgagee"), filed for record under Instrument No. 00055448, Official Public Records of Wood County, Texas, Mortgagee appoints K. Clifford Littlefield, whose address is listed below, Laren Tritch, Alison Kent or Pat Arnold, whose business address is 3103 Inwood Rd., Kilgore, TX 75662, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Wednesday, January 2, 2019**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Wood County Courthouse at the place designated by the Commissioner's Court for such sales in Wood County, Texas, (on the steps of the county courthouse, or as designated by the County Commissioner), the sale to begin at 1:00 o'clock p.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 1996 Patriot Austin Manufactured Housing Unit, Serial No. 1PTX5008AB.

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 this 29th day of November, 2018.

K. Littlefield
K. CLIFFORD LITTLEFIELD, Mortgagee Attorney
UPTON, MICKITS & HEYMANN, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401
Telephone: (361) 884-0612
Facsimile: (361) 884-5291
Email: clittlefield@umhlaw.com

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by K. CLIFFORD LITTLEFIELD, this 29th day of November, 2018, to certify which witness my hand and official seal.

Norma Jean Hessel
NOTARY PUBLIC, STATE OF TEXAS

Return to:
K. Clifford Littlefield
Upton, Mickits & Heymann, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401

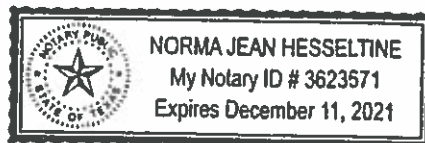


EXHIBIT "A"

BEING all of that certain lot, tract, or parcel of land situated in the E. Esparsa Survey, Abstract No.182, Wood County, Texas and being all of a 0.864 acre tract described in a Deed from R. D. Taylor et al to Jenell L. Earle dated June 21, 2002 as shown of record in Volume 1854, Page 432, Real Property Records, Wood County, Texas and all of a called 0.018 acre tract described in a Deed from R. D. Taylor to Jenell Wilson dated August 28, 2004 as shown of record in Volume 2022, Page 668, Real Property Records, Wood County, Texas, said 0.864 acre tract and said 0.018 acre tract being part of a called 104.9 acre tract described in a Deed from Joe Gilbreath to R. D. Taylor and wife Ada Louise Taylor dated November 21, 1963 as shown of record in Volume 518, Page 390, Deed Records, Wood County, Texas, said lot, tract, or parcel of land being more particularly described by metes bounds as follows:

BEGINNING at the Southeast corner of said 0.864 acre tract and the East corner of said 0.018 acre tract and in the East line of said 104.9 acre tract and in the centerline of Wood County Road No. 1978, a 1/2 inch iron rod found for a reference marker bears S 83°29' W a distance of 21.32 feet, said POINT OF BEGINNING being N 00°14' W a distance of 1148.0 feet from the Southeast corner of said 104.9 acre tract;

THENCE S 75°34' 41" W along the South line of said 0.018 acre tract, a distance of 58.43 feet to a 1/2 inch iron rod found at an angle point in said South line;

THENCE S 84°28' 03" W continuing along the South line of said 0.018 acre tract, a distance of 36.66 feet to a 1/2 inch iron rod found at an angle point in said South line;

THENCE S 89°32' 58" W continuing along the South line of said 0.018 acre tract, a distance of 69.89 feet to a 1/2 inch iron rod found at the Southwest corner of said 0.864 acre tract and the West corner of said 0.018 acre tract;

THENCE N 00°33' 50" W along the West line of said 0.864 acre tract, a distance of 236.93 feet to a 1/2 inch iron rod found at the Northwest corner of said 0.864 acre tract;

THENCE N 88°30' 10" E along the North line of said 0.864 acre tract, a distance of 164.47 feet to the Northeast corner of said tract in the East line of said 104.9 acre tract and in the centerline of said County Road, a 1/2 inch iron rod found for a reference marker bears S 88°30' W a distance of 24.07 feet;

THENCE S 00°13' 42" E along the East line of said 0.864 acre tract and the East line of said 104.9 acre tract and along said centerline, a distance of 222.58 feet to the POINT OF BEGINNING and containing 0.882 acres of land, of which approximately 0.13 acres lie within the limits of said County Road.

1900 County Road 4560, Winnsboro, TX 75494

FILED 5:27 PM 01/20/19
2019 JAN 20 11:28
18-014798
COUNTY CLERK, WOOD CO TX

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 10am-1pm and beginning not earlier than 10am-1pm or not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Wood 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 09/21/2007 and recorded in the real property records of Wood County, TX and is recorded under Clerk's File/Instrument Number 00076623 with Jason S. Crump and Amanda Crump (grantor(s)) and Nationstar Mortgage LLC mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Jason S. Crump and Amanda Crump, securing the payment of the indebtedness in the original amount of \$85,530.40, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Nationstar Mortgage LLC d/b/a Mr. Cooper is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE POLLY TIER SURVEY, ABSTRACT NO. 578, WOOD COUNTY, TEXAS; BEING ALL OF THAT CERTAIN 7.931 ACRE TRACT DESCRIBED IN DEED TO ANDREW MCALLISTER AND RITA MCALLISTER, DATED 2001, RECORDED IN VOLUME 1767, PAGE 108, REAL PROPERTY RECORDS OF SAID COUNTY; AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A CAPPED 1/2 INCH IRON ROD MARKED "SWANNER" SET ON THE NORTHEAST CORNER OF SAID 7.931 ACRE TRACT, ON THE NORTHWEST CORNER OF A 28.275 ACRE TRACT DESCRIBED IN CONTRACT OF SALE AND PURCHASE TO RICHARD DAWSON, RECORDED IN VOLUME 1254, PAGE 254, OF THE SAID REAL PROPERTY RECORDS, AND BEING ON THE SOUTH LINE OF A 100 ACRE TRACT DESCRIBED IN DEED TO JAMES CARNEY, RECORDED IN VOLUME 658, PAGE 118, DEED RECORDS OF SAID COUNTY;

THENCE S 2 DEGREES 00 MINUTES 10 SECONDS WEST ALONG THE FENCED EAST LINE OF SAID 7.931 ACRE TRACT AND THE WEST LINE OF SAID 28.275 ACRE TRACT - 891.08 FEET TO A NAIL SET ON THE SOUTHEAST CORNER OF SAID 7.931 ACRE TRACT AND ON THE SOUTHWEST CORNER OF SAID 28.275 ACRE TRACT;



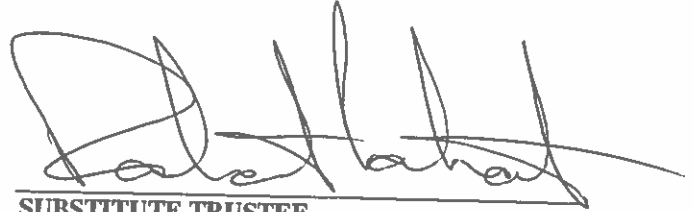
4676680

THENCE IN A NORTHERLY DIRECTION ALONG THE CENTERLINE OF COUNTY ROAD NO. 4560 AS FOLLOWS: N 37 DEGREES 38 MINUTES 27 SECONDS W - 281.94 FEET, N 40 DEGREES 12 MINUTES 52 SECONDS W - 269.90 FEET, N 38 DEGREES 25 MINUTES 29 SECONDS WEST - 320.20 FEET, N 37 DEGREES 18 MINUTES 38 SECONDS WEST - 200.06 FEET AND N 47 DEGREES 50 MINUTES 32 SECONDS WEST - 106.95 FEET TO A NAIL SET ON THE NORTHWEST CORNER OF SAID 7.931 ACRE TRACT;

THENCE S 88 DEGREES 29 MINUTES 00 SECONDS E ALONG THE FENCED NORTH LINE OF SAID 7.931 ACRE TRACT - 777.40 FEET TO THE PLACE OF BEGINNING CONTAINING 7.764 ACRES, MORE OR LESS.

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. Nationstar Mortgage LLC d/b/a Mr. Cooper, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Nationstar Mortgage LLC
8950 Cypress Waters Blvd.
Coppell, TX 75019



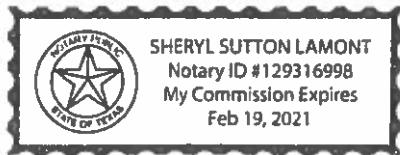
SUBSTITUTE TRUSTEE

Terri Worley, Harriett Fletcher, Robert LaMont 11-20-18
David Sims, Sheryl LaMont, Allan Johnston, Sharon
St. Pierre, Carol Hampton, Ronnie Hubbard whose
address is 1320 Greenway Drive, Suite 300,
Irving, TX 75038 OR Harriett Fletcher, Robert
LaMont, David Sims, Sharon St. Pierre, Carol
Hampton, Patrick Zwiers, Shawn Schiller, Darla
Boettcher, Sheryl LaMont, Allan Johnston, Ronnie
Hubbard, Dana Kamin, Lisa Bruno, Aurora Campos,
Jonathan Harrison whose address is 1 Mauchly,
Irvine, CA 92618.

STATE OF TEXAS
COUNTY OF GREGG

Before me, the undersigned authority, on this day personally appeared Robert LaMont, 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 20 day of November, 2018.



Sheryl Sutton LaMont
NOTARY PUBLIC in and for

GREGG COUNTY
My commission expires: FEB-19, 2021
Print Name of Notary:
Sheryl Sutton LaMont

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 Wood County Clerk and caused to be posted at the Wood County courthouse this notice of sale.

Declarants Name: _____
Date: _____

NOTICE OF FORECLOSURE SALE

FILED FOR RECORD
2019 DEC 10 PM 12:33
COUNTY CLERK, WOOD CO TX

Notice is hereby given of a public non-judicial foreclosure sale.

1. **Property To Be Sold.** The property to be sold is described as follows:
All property (real, personal or otherwise) described in the deed of trust (as hereinafter defined as the "Deed of Trust"), together with the rights, appurtenances and improvements thereto, including, but not limited to, the real property described on **Exhibit A** attached hereto and made a part hereof. In the event any property encumbered by the Deed of Trust has been released by Lender (or its predecessor in interest, as applicable), then said released property shall be excluded from the property sold at foreclosure.

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

Date: **Wednesday, January 2, 2019.**

Time: The sale shall begin no earlier than **1:00 p.m.** or no later than three hours thereafter. The sale shall be completed by no later than **4:00 p.m.**

Place: The sale will take place at the **Wood County Courthouse** at the place designated by the **Wood County Commissioner's Court.**

The Deed of Trust permits the Lender (as hereinafter defined) 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 and/or Texas Business and Commerce Code. Such reposting or refileing may be after the date originally scheduled for this sale.

3. **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 Lender to have the bid credited up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

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

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.

4. Type of Sale. The sale is a non-judicial foreclosure sale being conducted pursuant to the power of sale granted by that certain Deed of Trust (the "Deed of Trust") recorded under Instrument No. 2013-00001927 in the Real Property Records of Wood County, Texas, and executed by Charles Elliott aka Michael Elliott and Hollie Elliott (whether one or more, the "Grantor"), for the benefit of 21st Mortgage Corporation ("Lender"), covering the property described above.

5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Indebtedness") including but not limited to the unpaid principal and interest owing on: that certain Consumer Loan Note, Security Agreement and Disclosure Statement (the "Note") dated on or about February 7, 2013 executed by the Grantor and payable to the order of Lender, and all renewals, modifications and extensions of the Note. Lender is the current owner and/or holder of the Note and the Indebtedness and is the beneficiary under the Deed of Trust.

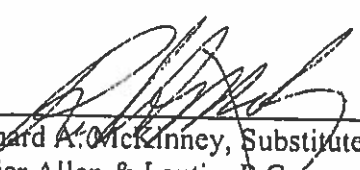
Questions concerning the sale may be directed to the undersigned or to the Lender:

21st Mortgage Corporation
620 Market Street One Center Square
Knoxville, TN 37902
Phone: 800-955-0021
Fax: 866-231-4851

6. Default and Request To Act. Default has occurred under the Deed of Trust, and Lender has requested me, as Substitute Trustee, to conduct this sale. Notice is given that before the sale Lender may appoint another person as substitute trustee to conduct the sale.

7. Armed Forces Notice. 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.

DATED: December 2, 2018.


Richard A. McKinney, Substitute Trustee
Higier Allen & Lautin, P.C.
The Tower at Cityplace
2711 N. Haskell Ave., Suite 2400
Dallas, Texas 75204
Telephone: (972) 716-1888
Fax: (972) 716-1899

*****PLEASE FAX ALL COMMUNICATIONS REGARDING THIS MATTER TO THE
SUBSTITUTE TRUSTEE AT 972-716-1899 (FAX), NOTE THE SUBSTITUTE
TRUSTEE'S NAME ON YOUR COVER SHEET AND CONTACT THE SUBSTITUTE
TRUSTEE AT 972-716-1888 (PHONE) TO CONFIRM RECEIPT. PLEASE ASSUME
YOUR FAX HAS NOT BEEN RECEIVED UNTIL YOU VERBALLY CONFIRM
RECEIPT THEREOF WITH OUR OFFICE. THANKS IN ADVANCE FOR YOUR
COOPERATION.*****

EXHIBIT A

PROPERTY DESCRIPTION

[FOLLOWS THIS COVER PAGE]

EXHIBIT "A"

TRACT ONE:

All that certain 4.0000 acre tract of land situate in the Lindley Johnson Survey, Abstract No. 331, Wood County, Texas, being part of that certain called 100 acre tract conveyed to G.L. Withrow and wife, Dana H. Withrow by deed recorded in Volume 504, Page 668 of the Deed Records of Wood County, Texas, said 4.0000 acre tract being more particularly described as follows:

BEGINNING at a 60d nail set for corner near the center of County Road No. 2380, said point being the northwest corner of said Withrow tract and the southwest corner of that certain called 5.857 acre tract conveyed to Tony Weakley and Sheila Weakley, by deed recorded in Volume 1695, Page 201 of the Real Property Records of Wood County, Texas;

THENCE North 89 degrees 27 minutes 19 seconds East, along the North line of said Withrow tract and the South line of said Weakley tract, passing at a distance of 16.88 feet, a 1/2-inch iron rod found for reference, continuing a total distance of 200.00 feet, to a 1/2-inch iron rod set for corner;

THENCE South 00 degrees 16 minutes 21 seconds West, crossing said Withrow tract, a distance of 671.29 feet, to a 1/2-inch iron rod set for corner;

THENCE South 89 degrees 27 minutes 19 seconds West, a distance of 200.00 feet, to a 1/2-inch iron rod set for corner in the West line of said Withrow tract;

THENCE North 00 degrees 16 minutes 21 seconds East, along the West line of said Withrow tract, at 719 feet, entering County Road No. 2380, continuing a total distance of 871.29 feet, to the POINT OF BEGINNING and containing 4.0000 acres of land, more or less.

TRACT TWO (EASEMENT):

All that certain lot, tract or parcel of land situated in the Lindley Johnson Survey, Abstract No. 331, Wood County, Texas, being part of that certain called 100 acre tract conveyed to G.L. Withrow and wife, Dana H. Withrow, by deed recorded in Volume 504, Page 668 of the Deed Records of Wood County, Texas, and being more particularly described as follows:

BEGINNING at a 60d nail set for corner near the center of County Road No. 2380, said point being the northwest corner of said Withrow tract and the southwest corner of that certain called 5.857 acre tract conveyed to Tony Weakley and Sheila Weakley, by deed recorded in Volume 1695, Page 201 of the Real Property Records of Wood County, Texas;

THENCE North 89 degrees 27 minutes 19 seconds East, along the North line of said

Withrow tract and the South line of said Weakley tract, passing at a distance of 16.68 feet, a 1/2-inch iron rod found for reference, continuing a total distance of 200.00 feet, to a 1/2-inch iron rod set for corner;

THENCE South 00 degrees 16 minutes 21 seconds West, crossing said withrow tract, a distance of 50.01 feet, to a point for corner;

THENCE South 89 degrees 27 minutes 19 seconds West, a distance of 200.00 feet, to a point for corner in County Road No. 2380, said point being in the West line of said Withrow tract;

THENCE North 00 degrees 16 minutes 21 seconds East, along the West line of said Withrow tract and in County Road No. 2380, a distance of 50.01 feet to the POINT OF BEGINNING.

Serial# OC011223588A/B

"Note: The Company does not represent that the acreage or square footage calculations are correct"

NOTICE OF TRUSTEE'S SALE

FILED FOR RECORD
2018 DEC 10 PM 4:04
COUNTY CLERK, WOOD COUNTY, TEXAS

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.

Date: December 10, 2018

Deed of Trust:

Date: November 7, 2016

Grantor: BOBI R. McWHORTER and ANGELA LILLIAN MOON

Beneficiary: JOHN T. STEWART and JANE STEWART

Trustee: RICHARD E. ROBERTS

Recorded in: Clerk's File Number 2017-00001573, Real Property Records, Wood County, Texas

Property: LOT 16, BLOCK 21, of the CITY OF HAWKINS, Wood County, Texas, according to the map or plat thereof recorded in the Plat Records of Wood County, Texas

Date of Sale of Property: **Tuesday, January 1, 2019**, at or within three hours after 10:00 a.m.

Place of Sale of Property (including County): At the second floor entrance on the East side of the Wood County Courthouse in Quitman, Texas or as the Commissioner's Court rules.

Because of default in performance of the obligations under the Deed of Trust, Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the Deed of Trust, Security Agreement and Financing Statement.



RICHARD E. ROBERTS, Trustee
215 E. Goode
Quitman, Texas 75783

STATE OF TEXAS

COUNTY OF WOOD

This instrument was acknowledged before me on December 10, 2018, by
RICHARD E. ROBERTS.



Cheryl D. Moore

Notary Public, State of Texas

Notary's Name (Printed)

Notary's Commission Expires

Notary's Business Phone No.

C&S No. 44-18-3297 / FHA / No / FILE NOS
LoanCare, LLC

FILED FOR RECORD
2018 DEC 10 PM 12:50

KELLIE
COUNTY CLERK, WOOD CO TX

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: May 12, 2017

Grantor(s): Ronald Aaron, a married man, joined in execution by wife, Amisue Aaron

Original Trustee: William S. Hennessey, Esq.

Original Mortgagee: Mortgage Electronic Registration Systems, Inc. as nominee for Nations Lending Corporation its successors and assigns

Recording Information: Clerk's File No. 2017-00004313, in the Official Public Records of WOOD County, Texas.

Current Mortgagee: Nations Lending Corporation, an Ohio Corporation

Mortgage Servicer: LoanCare, LLC, whose address is C/O 3637 Sentara Way, Virginia Beach, VA 23452 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:

LOT 21 OF UNIT NO. 1 OF LITTLE CYPRESS DEVELOPMENT CORPORATION, A SUBDIVISION IN WOOD COUNTY, TEXAS, ACCORDING TO THE PLAT OF SUBDIVISION RECORDED IN VOL. 6, PAGE 27 OF THE PLAT RECORDS OF WOOD COUNTY, TEXAS.

Date of Sale: **01/02/2019** Earliest Time Sale Will Begin: 10:00 AM

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 Terri R. Worley as Substitute Trustee, Harriett Fletcher as Successor Substitute Trustee, Robert LaMont as Successor Substitute Trustee, David Sims as Successor Substitute Trustee, Allan Johnston as Successor Substitute Trustee, Carol Hampton as Successor Substitute Trustee, Sharon St. Pierre as Successor Substitute Trustee, Ronnie Hubbard as Successor Substitute Trustee, Sheryl LaMont as Successor Substitute Trustee, Lisa DeLong as Successor Substitute Trustee, or Thomas Delaney as Successor Substitute Trustee or Lisa Cockrell as Successor 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.

Place of Sale of Property: The foreclosure sale will be conducted in the area designated by the WOOD 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 6th day of December, 2018.

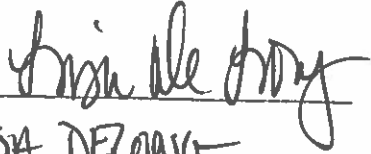
For Information:

"Servicelink Default Abstract Solutions
1320 Greenway Drive, Suite 300
Irving, TX 75038



Sarah S. Cox, Attorney at Law
Codilis & Stawiafski, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Posted and filed by:



Printed Name:

LISA DELOASO

C&S No. 44-18-3297 / FHA / No
LoanCare, LLC

FILED FOR RECORD
2018 OCT 25 PM 1:38
DELLY PRICE
COUNTY CLERK, WOOD CO TX

SELECT PORTFOLIO SERVICING, INC. (SPS)
DAVLIN, TOMMY AND STACY
2048 CIRCLE 3540, HAWKINS, TX 75765

CONVENTIONAL
Firm File Number: 13-012170

NOTICE OF TRUSTEE'S SALE

WHEREAS, on April 23, 2003, TOMMY D. DAVLIN AND WIFE, STACY L. DAVLIN, as Grantor(s), executed a Deed of Trust conveying to TROY GOTSCHALL, as Trustee, the Real Estate hereinafter described, to LONG BEACH MORTGAGE COMPANY, A CORPORATION in payment of a debt therein described. The Deed of Trust was filed in the real property records of WOOD COUNTY, TX and is recorded under Clerk's File/Instrument Number 00099886 Volume 01913, Page 00859, 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 Wednesday, January 2, 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 Wood 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 Wood, State of Texas:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE S.B. HUNTER SURVEY, ABSTRACT NO. 315, WOOD COUNTY, TEXAS; BEING ALL OF THAT CERTAIN 2.384 ACRE TRACT DESCRIBED IN DEED TO TOMMY D. DAVLIN AND WIFE, STACY L., DATED 2002, RECORDED IN VOLUME 1878, PAGE 167, REAL PROPERTY RECORDS OF SAID COUNTY; AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

Property Address: 2048 CIRCLE 3540
HAWKINS, TX 75765
Mortgage Servicer: SELECT PORTFOLIO SERVICING, INC.
Noteholder: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR REGISTERED HOLDERS OF LONG BEACH MORTGAGE LOAN TRUST 2003-4, ASSET-BACKED CERTIFICATES, SERIES 2003-4
3217 S. DECKER LAKE DR.
SALT LAKE CITY, UTAH 84119

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.


SUBSTITUTE TRUSTEE
Robert LaMont, Sheryl LaMont, Bonnie Hubbard, Harriett Fletcher, Allan Johnston, Jeffrey Hampton, Terri Worley, Carol Hampton or Lisa DeLong
c/o Shapiro Schwartz, LLP
13105 Northwest Freeway, Suite 1200
Houston, TX 77040
(713)462-2565

THE STATE OF Texas
COUNTY OF GREGG

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

2018 GIVEN UNDER MY HAND AND SEAL OF OFFICE this 25 day of OCTOBER

NOTARY PUBLIC in and for _____ COUNTY.

My commission expires _____
Type or Print Name of Notary _____

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.

00099886

Loan No: 5230578
Borrower: TOMMY D. DAVLIN

Data ID: 830

0
1
9
1
3

0
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8
6
4

LEGAL DESCRIPTION

All that certain tract or parcel of land situated in the S.B. HUNTER SURVEY, ABSTRACT NO. 315, Wood County, Texas; being all of that certain 2.384 acre tract described in Deed to Tommy D. Davlin and wife, Stacy L., dated 2002, recorded in Volume 1878, Page 167, Real Property Records of said County; and being more particularly described as follows:

BEGINNING at a nail found on the Southwest corner of said 2.384 acre tract and on the centerline of County Road No. 3540;

THENCE in a Northerly direction along said centerline; N 21° 03' 26" E - 86.55 feet and N 23° 54' 05" E - 130.69 feet to a nail found on the Northwest corner of said 2.384 acre tract;

THENCE N 89° 49' 55" E along the North line of said 2.384 acre tract, at 27.0 feet passing a 1/2 inch iron rod found on the East right-of-way line of said County Road, and at a total distance of 475.97 feet to a 1/2 inch iron rod found on the Northeast corner of said 2.384 acre tract;

THENCE S 0° 04' 44" W along the East line of said 2.384 acre tract - 200.00 feet to a 1/2 inch iron rod found on the Southeast corner of said 2.384 acre tract;

THENCE S 89° 49' 55" W along the South line of said 2.384 acre tract and the North right-of-way line of a 60.0 foot wide Access Road, at 538.28 feet passing a 1/2 inch iron rod found on said East right-of-way line, and at a total distance of 559.74 feet to the Place of Beginning containing 2.384 acres.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2018-12-06 11:06
COUNTY CLERK WOOD CO TX

STATE OF TEXAS *
*
COUNTY OF WOOD *

Notice is hereby given that, whereas on the 2nd day of February, 2018, TAMMY RENEE OWENS and MILLIE FAY OWENS, Grantors, conveyed to RUSSELL GIDEON, Trustee for the benefit of AUSTIN BANK TEXAS, N.A., certain property situated in Wood County, Texas, to secure the payment of one certain note therein described, which is described in that certain Deed of Trust is recorded under County Clerk's File Number 2018-00000961, Official Public Records of Wood County, Texas, to which record reference is here made to more fully show the wording and effect of such instrument and the property covered by it; and whereas the said Deed of Trust specifically authorizes the appointment of a Substitute Trustee by the beneficiary of the said Deed of Trust in case of the Trustee's inability to serve, and whereas the said RUSSELL GIDEON is unable to serve, and whereas, by authority of the said Deed of Trust, AUSTIN BANK TEXAS, N.A., as holder thereunder, did on the 30th day of November, 2018, appoint me, GEORGE T. HOLLAND, as Substitute Trustee, and whereas the said TAMMY RENEE OWENS and MILLIE FAY OWENS having made default in the payment of the Note described in such instrument; and whereas the said beneficiary, AUSTIN BANK TEXAS, N.A., has requested me to enforce such trust:

NOW, THEREFORE, I, GEORGE T. HOLLAND, Substitute Trustee as aforesaid, hereby give notice that I will accordingly, after due posting of this Notice as required by such Deed of Trust, sell pursuant to Section 51.002 of the Texas Property Code on **Wednesday, January 2, 2019, which is the day designated for foreclosure sales when the 1st Tuesday of January falls on New Year's day, same being a State Holiday**, at public auction to the highest bidder for cash in the area officially designated for foreclosure sales at the Wood County Courthouse in Quitman, Texas, between the hours of 1:00 o'clock P.M. and 4:00 o'clock P.M. of that day (the earliest time at which such sale will occur being 1:00 o'clock P.M.), the following described property, to-wit:

All that certain lot, tract or parcel of land situated in in Wood County, Texas, being part of O. Engledow Survey, A-181, Wood County, Texas, and being more completely described on Exhibit "A" attached hereto and made a part hereof for all purposes.

Pursuant to Section 51.002 of the *Texas Property Code* (b)(I), I would advise you of the following:

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 this 6th day of December, 2018.



GEORGE T. HOLLAND, Substitute Trustee

Property Address:

CR 1787
Yantis, Texas 75497

Substitute Trustee's Address:

George T. Holland
Holland & Endres
P. O. Box 747
Tyler, Texas 75710
Phone: 903/593-9950
Fax: 903/593-9975
email: gtholland@suddenlinkmail.com

EXHIBIT "A"

That certain lot, tract, or parcel of land situated in the O. Engledow Survey, Abstract No. 181, Wood County, Texas and being a part of a called 22.523 acre tract described in a Deed from Clara Elizabeth Young to Lewis Sword etal dated October 15, 1999 as shown of record in Volume 1695, Page 401, Real Property Records, Wood County, Texas, said 22.523 acre tract described as "Tract 4" in a deed from A.J. Nolen etal to Johnnie A. Young and Elizabeth dated March 15, 1975 as shown of record in Volume 699, Page 116, Deed Record, Wood County, Texas, said lot, tract, or parcel of land being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod found at the most easterly Southeast corner of said 22.523 acre tract and the Ell corner of the Hills Point subdivision as shown of record in Volume 9, Page 151, Plat Records, Wood County, Texas;

THENCE S 89°34'54" W along the South line of said 22.523 acre tract and the most westerly North line of said Subdivision, a distance of 1127.04 feet to a 1/2 inch iron rod set for a corner;

THENCE N 00°21'44" W across said 22.523 acre tract, a distance of 434.83 feet to a 1/2 inch iron rod set for a corner in the most easterly North line of said 22.253 acre tract and in the South line of a called 19.24 acre tract described as "Tract 3" in a Deed from A.J. Nolen etal to F.E. Haynes and wife Kathleen Haynes dated March 15, 1975 as shown of record in Volume 699, Page 108, Deed Records, Wood County, Texas;

THENCE N 89°32'16" E along the most northerly North line of said 22.523 acre tract and the South line of said 19.24 acre tract, a distance of 1127.04 feet to a 1/2 inch iron rod found at the most easterly Northeast corner of said 22.523 acre tract and in the most northerly West line of said Subdivision.

THENCE S 00°21'44" E along the most easterly East line of said 22.523 acre tract and said West line, a distance of 435.69 feet to the POINT OF BEGINNING and containing 11.261 acres of land.

2018 DEC -6 AM 11:38

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on October 25, 2010, a certain Adjustable Rate Home Equity Conversion Deed of Trust ("Reverse Mortgage") was executed by DEFOREST W. CRANE AND HELEN D. CRANE, as mortgagor in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR CHERRY CREEK MORTGAGE CO., INC., ITS SUCCESSORS AND ASSIGNS, as mortgagee and COMMONWEALTH LAND TITLE INSURANCE COMPANY, as trustee, and was recorded on November 17, 2010 under Clerk's Instrument Number 2010-00015146 in the real property records of Wood, Texas.

WHEREAS, the Reverse Mortgage was insured by the United States Secretary of Housing and Urban Development (the "Secretary") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Reverse Mortgage is now owned by the Secretary, pursuant to an assignment dated January 8, 2016, and recorded on March 16, 2016, under Clerk's Instrument Number 2016-3006 in the real property records of Wood County, Texas; and

WHEREAS, a default has been made in the covenants and conditions of the Reverse Mortgage in that the Mortgagors are now deceased; and

WHEREAS, the entire amount delinquent as of January 2, 2019 is \$140,314.15; and

WHEREAS, by virtue of the default, the Secretary has declared the entire amount of the indebtedness secured by the Reverse Mortgage to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded on October 15, 2007 in Dallas County under Clerk's File Number 20070369306, notice is hereby given that on January 2, 2019, at 10:00 AM local time or no later than three hours thereafter, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

EXHIBIT A

Commonly known as: 2289 STATE HWY 11 E, WINNSBORO, TX 75494.

The sale will be held at the Wood County Courthouse, Texas at the following location: EAST DOOR (FRONT DOOR) OF THE WOOD COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

The Secretary of Housing and Urban Development will bid \$140,314.15.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorate share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$14,031.42 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$14,031.42 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extension of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price

offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be paid in full prior the scheduled sale is \$140,314.15, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: December 5, 2018

L. Keller Mackie
Foreclosure Commissioner
Mackie Wolf Zientz & Mann, P.C.
Parkway Office Center, Suite 900
14160 North Dallas Parkway
Dallas, TX 75254
(214) 635-2650
(214) 635-2686 Fax

EXHIBIT A

BEING all of that certain lot, tract, or parcel of land situated in the M. Ward Survey, Abstract No. 603, Wood County, Texas and being all of a called 1.978 acre tract of land described in a Deed from Worldwide Relocation Management, Inc. to Deforest W. Crane and wife, Helen D. Crane, dated November 22, 1996, as shown of record in Volume 1520, Page 711, Real Property Records, Wood County, Texas, said lot, tract or parcel of land being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron pipe found at the Northwest corner of said 1.978 acre tract and at the Southwest corner of a called 5.000 acre tract of land described in a Deed from Terry F. Barker to John Whitsel and Ruby Whitsel, dated January 07, 2004, as shown of record in Volume 1975, Page 734, Real Property Records, Wood County, Texas and being in the East margin of Wood County Road No. 4330;

THENCE N 89° 27' 07" E, along the North line of said 1.978 acre tract, same being generally along and through a fence, a distance of 208.33 feet to a 1/2 inch iron pipe found at the Northeast corner of said 1.978 acre tract and at the Northwest corner of a called 4.010 acre tract of land described in a Deed from Terry F. Barker to Russ Shirley and Brenda Shirley, dated August 30, 2006, as shown of record in Volume 2186, Page 804, Real Property Records, Wood County, Texas;

THENCE S 00° 00' 49" W, along the East line of said 1.978 acre tract, same being generally along and through a fence, a distance of 396.50 feet to a 1/2 inch iron pipe found at the Southeast corner of said 1.978 acre tract and at the Southwest corner of said 4.010 acre tract and being in the North right-of-way line of Texas State Highway No. 11;

THENCE S 80° 03' 19" W, along the South line of said 1.978 acre tract and along said right-of-way line, a distance of 157.18 feet to a point of right-of-way change;

THENCE S 82° 06' 22" W, continuing along the South line of said 1.978 acre tract and along said right-of-way line, a distance of 54.35 feet to the Southwest corner of said 1.978 acre tract and being in the East margin of said County Road, a boat spike found for a reference marker bears N 82° 06' E, a distance of 0.60 feet;

THENCE N 00° 03' 25" E, along the West line of said 1.978 acre tract and along the East margin of said County road, a distance of 429.11 feet to the POINT OF BEGINNING and containing 1.979 acres of land.

BEING THE SAME LAND SURVEYED by Bruce W. Rupar, R.P.L.S. No. 5781, dated October 16, 2010.

FILED FOR RECORD

2018 DEC -6 AM 11:37

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on July 3, 2008, a certain Adjustable Rate Home Equity Conversion Deed of Trust ("Reverse Mortgage") was executed by FRAULINE PILLOW GRESHAM, as mortgagor in favor of FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDY MAC BANK, F.S.B., as mortgagee and WOOD COUNTY TITLE COMPANY, as trustee, and was recorded on July 17, 2008 under Clerk's Instrument Number 00092416, Book 02336, Page 00751 in the real property records of Wood, Texas.

WHEREAS, the Reverse Mortgage was insured by the United States Secretary of Housing and Urban Development (the "Secretary") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Reverse Mortgage is now owned by the Secretary, pursuant to an assignment dated September 6, 2012, and recorded on September 14, 2012, under Clerk's Instrument Number 2012-11008 in the real property records of Wood County, Texas; and

WHEREAS, a default has been made in the covenants and conditions of the Reverse Mortgage in that the Mortgagors are now deceased; and

WHEREAS, the entire amount delinquent as of January 2, 2019 is \$301,974.33; and

WHEREAS, by virtue of the default, the Secretary has declared the entire amount of the indebtedness secured by the Reverse Mortgage to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded on October 15, 2007 in Dallas County under Clerk's File Number 20070369306, notice is hereby given that on January 2, 2019, at 10:00 AM local time or no later than three hours thereafter, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

**LOT 8, BLOCK 51, MINEOLA TOWNSITES, CITY OF MINEOLA,
RECORDED IN VOLUME 99, PAGE 336, DEED RECORDS OF WOOD
COUNTY, TEXAS.**

**BEING THE SAME LAND SURVEYED BY RUBEN GREGG SAXON, R.P.L.S.
NO. 5669, DATED MAY 12, 2008.**

Commonly known as: 746 WIGLEY STREET, MINEOLA, TX 75773.

The sale will be held at the Wood County Courthouse, Texas at the following location: EAST DOOR (FRONT DOOR) OF THE WOOD COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

The Secretary of Housing and Urban Development will bid \$301,974.33.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorated share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$30,197.43 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$30,197.43 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extension of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be paid in full prior the scheduled sale is \$301,974.33, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: December 5, 2018

L. Keller Mackie
Foreclosure Commissioner
Mackie Wolf Zientz & Mann, P.C.
Parkway Office Center, Suite 900
14160 North Dallas Parkway
Dallas, TX 75254
(214) 635-2650
(214) 635-2686 Fax

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

00000007999360
FILED FOR RECORD
2018 DEC 10 PM 12:50
CLERK, WOOD CO 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.

1. **Date, Time, and Place of Sale.**

Date: January 02, 2019

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

Place: THE EAST DOOR OF THE WOOD COUNTY COURTHOUSE(ALSO REFERRED TO AS THE FRONT DOOR) 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 30, 1998 and recorded in Document VOLUME 01623, PAGE 00533; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS IN CLERK'S FILE NO. 2011-00002939 AND CLERK'S FILE NO. 2011-00012658 real property records of WOOD County, Texas, with JENNY A. BRANNON AND JOHN K. DUNN, grantor(s) and AUSTIN BANK, N.A., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JENNY A. BRANNON AND JOHN K. DUNN, securing the payment of the indebtednesses in the original principal amount of \$71,250.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ZB, NATIONAL ASSOCIATION 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. CENLAR FSB, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CENLAR FSB
425 PHILLIPS BLVD
EWING, NJ 08618

RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, SHAWN SCHILLER, PATRICK ZWIERS, DARLA BOETTCHER, IRENE LINDSAY, DANA KAMIN, LISA BRUNO, RONDA TYLER, MERYL OLSEN, SHARON ST. PIERRE, RONNIE HUBBARD, ALLAN JOHNSTON OR TERRI WORLEY, RHONDA HAWKINS, SUE SPASIC OR LISA DELONG

Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
4004 Belt Line Road, Suite 100
Addison, Texas 75001

My name is LISA DELONG, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on 12-10-18 I filed at the office of the WOOD County Clerk and caused to be posted at the WOOD County courthouse this notice of sale.

Certificate of Posting

Declarant's Name: LISA DELONG
Date: 12-10-18

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE CITY OF HAWKINS, WOOD COUNTY, TEXAS, BEING 0.420 ACRES IN THE G. BREWER SURVEY, ABSTRACT NO. 41, AND BEING THE SAME LAND DESCRIBED IN A DEED TO JOAN SANDERS CREWELGE AND JEAN SANDERS HALLEY DATED APRIL 29, 1997, AND RECORDED IN VOLUME 1583, PAGE 433, REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS, SAID TRACT BEING A PART OF LOT NO. 16 OF THE MINGLEWOOD ADDITION TO THE CITY OF HAWKINS, AS SHOWN BY PLAT RECORDED IN VOLUME 3, PAGE 18, PLAT RECORDS OF WOOD COUNTY, TEXAS, SAID 0.420 ACRES BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD SET FOR THE NORTHEAST CORNER OF THE ABOVE SAID TRACT, SAID POINT BEING S 01 DEG. 00 MIN. 00 SEC. W 12.00 FEET FROM THE OCCUPIED NORTHEAST CORNER OF LOT NO. 16 OF SAID MINGLEWOOD ADDITION AND BEING IN THE WEST LINE OF A 15' WIDE ALLEY;

THENCE S 01 DEG. 00 MIN. 00 SEC. W WITH THE EAST LINE OF LOT NO. 16, 105.00 FEET TO A 1/2" IRON ROD FOUND FOR THE OCCUPIED SOUTHEAST CORNER OF SAID LOT, A 1/2" IRON ROD FOUND FOR THE SOUTHEAST CORNER OF LOT NO. 14 OF SAID ADDITION BEARS S 00 DEG. 43 MIN. 15 SEC. W 294.17 FEET FOR REFERENCE;

THENCE S 89 DEG. 19 MIN. 00 SEC. W WITH THE SOUTH LINE OF LOT NO. 16, 167.10 FEET TO A 1/2" IRON ROD SET FOR THE SOUTHWEST CORNER OF SAID LOT AND BEING IN THE EAST LINE OF WOODBINE DRIVE (40' RIGHT-OF-WAY);

THENCE NORTHEASTERLY ALONG A CURVE TO THE RIGHT, HAVING A RADIUS OF 1392.80 FEET AND A CENTRAL ANGLE OF 04 DEG. 29 MIN. 41 SEC., AN ARC LENGTH OF 109.26 FEET TO A 1/2" IRON ROD FOUND FOR THE OCCUPIED NORTHWEST CORNER OF SAID TRACT, CHORD BEARS N 02 DEG. 07 MIN. 49 SEC. W 109.24 FEET;

THENCE S 89 DEG. 16 MIN. 37 SEC. E WITH THE OCCUPIED NORTH LINE OF SAID TRACT, 172.99 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.420 ACRES OF LAND, MORE OR LESS.

