

1003 FRANCIS STREET  
HAWKINS, TX 75765

FILED FOR RECORD  
2019 APR 25 AM 9:36  
0090005748116  
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: July 02, 2019

Time: The sale will begin at 10:00 AM 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 01, 2003 and recorded in Document VOLUME 01933, PAGE 00220; AS AFFECTED BY CLERK'S FILE NO. 2014-2740 real property records of WOOD County, Texas, with JULIUA WILLIAMS AND KATHRYN ANN DANIELS, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by JULIUA WILLIAMS AND KATHRYN ANN DANIELS, securing the payment of the indebtednesses in the original principal amount of \$151,032.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, 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. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
3415 VISION DRIVE  
COLUMBUS, OH 43219



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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead 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 whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Ryan Bourgeois

**Certificate of Posting**

My name is LISA DELONG, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 04-25-19 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: LISA DELONG

Date: 04-25-19

**EXHIBIT "A"**

BEING ALL OF THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED IN THE G. BREWER SURVEY, ABSTRACT NO. 41, WOOD COUNTY, TEXAS, AND BEING ALL OF A CALLED 0.723 ACRES DESCRIBED IN A DEED FROM UNION NATIONAL BANK OF ARKANSAS TO DAVID M. BILOWUS AND WIFE SARAH S. BILOWUS DATED OCTOBER 16, 1990 AS SHOWN OF RECORD IN VOLUME 1218, PAGE 340, REAL PROPERTY RECORDS, WOOD COUNTY, TEXAS, SAID 0.723 ACRE TRACT BEING THE SOUTH 32.0 FEET OF LOT 18, ALL OF LOT 17, AND PART OF LOT 16 BLOCK 1 OF THE DOWD ADDITION TO THE CITY OF HAWKINS, TEXAS, A PLAT OF SAID ADDITION BEING OF RECORD IN VOLUME 1, PAGE 107, PLAT 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 ROD FOUND AT THE NORTHEAST CORNER OF SAID 0.723 ACRE TRACT AND IN THE WEST LINE OF FRANCIS STREET AND IN THE EAST LINE OF SAID LOT 18, SAID POINT OF BEGINNING BEING N 00 DEG 25' 36" E A DISTANCE OF 32.00 FEET FROM THE SOUTHEAST CORNER OF SAID LOT 18;

THENCE S 00 DEG 25' 36" W ALONG THE EAST LINE OF SAID LOT 18 AND THE WEST LINE OF FRANCIS STREET, AT 32.00 FEET PASSING THROUGH THE SOUTHEAST CORNER OF SAID LOT 18 AND THE NORTHEAST CORNER OF SAID LOT 17, CONTINUING ALONG THE EAST LINE OF SAID LOT 17 AND THE WEST LINE OF FRANCIS STREET, AT 126.00 FEET PASSING THROUGH THE SOUTHEAST CORNER OF SAID LOT 17 AND THE NORTHEAST CORNER OF SAID LOT 16, CONTINUING ALONG THE EAST LINE OF SAID LOT 16, IN ALL, A TOTAL DISTANCE OF 156.98 FEET TO A 1/2 INCH IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID 0.723 ACRE TRACT;

THENCE N 89 DEG 33' W ACROSS SAID LOT 16, A DISTANCE OF 200.54 FEET TO A 1/2 INCH IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAID 0.723 ACRE TRACT;

THENCE N 00 DEG 31' 21" E ALONG THE WEST LINE OF SAID LOT 16, AT 31.35 FEET PASSING THROUGH THE NORTHWEST CORNER OF SAID LOT 16 AND THE SOUTHWEST CORNER OF SAID LOT 17, CONTINUING ALONG THE WEST LINE OF SAID LOT 17, AT 125.35 FEET PASSING THROUGH THE NORTHWEST CORNER OF SAID LOT 17 AND THE SOUTHWEST CORNER OF SAID LOT 18, CONTINUING ALONG THE WEST LINE OF SAID LOT 18, IN ALL, A TOTAL DISTANCE OF 157.35 FEET TO A 3/4 INCH IRON PIPE FOUND AT THE NORTHWEST CORNER OF SAID 0.723 ACRE TRACT;

THENCE S 89 DEG 12' 10" E ACROSS SAID LOT 18, A DISTANCE OF 200.28 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.723 ACRES OF LAND, MORE OR LESS.

TRACT TWO:

BEING ALL OF THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED IN THE G. BREWER SURVEY, ABSTRACT NO. 41, WOOD COUNTY, TEXAS, AND BEING A PART OF LOT 16 OF BLOCK 1 OF THE DOWD ADDITION TO THE CITY OF HAWKINS, TEXAS, A PLAT OF SAID ADDITION BEING OF RECORD IN VOLUME 1, PAGE 107, PLAT 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 ROD FOUND AT THE SOUTHEAST CORNER OF A CALLED 0.723 ACRE TRACT DESCRIBED IN A DEED FROM UNION NATIONAL BANK OF ARKANSAS TO DAVID M. BILOWUS AND WIFE, SARAH S. BILOWUS DATED OCTOBER 16, 1990 AS SHOWN OF RECORD IN VOLUME 1218, PAGE 340, REAL PROPERTY RECORDS, WOOD COUNTY, TEXAS, SAID POINT OF BEGINNING BEING N 00 DEG 25' 36" E A DISTANCE OF 30.98 FEET FROM THE NORTHEAST CORNER OF SAID LOT 16;

THENCE S 00 DEG 25' 36" W ALONG THE EAST LINE OF SAID LOT 16 AND THE WEST LINE OF FRANCIS STREET, A DISTANCE OF 13.00 FEET TO A 1/2 INCH IRON ROD SET FOR A CORNER;

THENCE N 89 DEG 18' 33" W ACROSS SAID LOT 16, A DISTANCE OF 200.56 FEET TO A 1/2 INCH IRON ROD SET IN THE

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HAWKINS, TX 75765

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WEST LINE OF SAID LOT 16;

THENCE N 00 DEG 31' 21" E ALONG THE WEST LINE OF SAID LOT 16, A DISTANCE OF 13.00 FEET TO A 1/2 INCH IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAID 0.723 ACRE TRACT;

THENCE S 89 DEG 18' 33" E ACROSS SAID LOT 16, A DISTANCE OF 200.54 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.060 ACRES OF LAND, MORE OR LESS.

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
(CXE)  
NEAL, WINDY F  
235 PRIVATE ROAD 7976, WINNSBORO, TX 75494

VA 494961370222  
Firm File Number: 19-032995

FILED FOR RECORD  
2019 JUN 10 AM 11:36  
COUNTY CLERK, WOOD CO TX

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on February 9, 2018, WINDY F NEAL, A SINGLE PERSON, as Grantor(s), executed a Deed of Trust conveying to TOM WOOD, USAA FEDERAL SAVINGS BANK, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR USAA FEDERAL SAVINGS BANK 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 2018-00001030, 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, July 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, the Substitute Trustee 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:

SEE EXHIBIT A

Property Address: 235 PRIVATE ROAD 7976  
WINNSBORO, TX 75494  
Mortgage Servicer: NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
Mortgagee: USAA FEDERAL SAVINGS BANK  
8950 CYPRESS WATERS BLVD  
COPPELL, TEXAS 75019

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.

  
SUBSTITUTE TRUSTEE

Jeffrey Hampton, Terri Worley, Lisa DeLong, Harriett Fletcher, Robert LaMont, David Sims, Sharon St. Pierre, Carol Hampton, Patrick Zwiers, Kristopher Holub, Shawn Schiller, Darla Boettcher, Andrew Pierce, Kayla Pierce, Sheryl LaMont, Ronnie Hubbard, Harriett Fletcher or Allan Johnston  
c/o Shapiro Schwartz, LLP  
13105 Northwest Freeway, Suite 1200  
Houston, TX 77040  
(713)462-2565

**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.**

## EXHIBIT A

ALL that certain 13.94 acre lot, tract or parcel of land situated in the H.V. Fowler Survey, Abstract No. 221, Wood County, Texas, and being part of the same land as a called 15.000 acre tract described as Tract One in a Warranty Deed from Nancy Meredith Hooker A/K/A Nancy M. Hooker, a single person, Individually, by and through her Agent and Attorney-in-Fact, Lucy Hooker and Nancy Meredith Hooker, Trustee of the Nancy Meredith Hooker Living Trust F/K/A NMH Living Trust dated January 24, 1989 to C.R. Hooker and G.M. Albee as recorded in File No. 2015-00002579, Official Public Records, Wood County, Texas, (O.P.R.W.C.T.), said 13.94 acre tract being described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod with yellow cap stamped "Dewey" found on the south line of said 15.000 acre tract and the north line of a called 16.32 acre tract described in a deed to Tommie Sicard as recorded in File No. 2014-00002097, Real Records, Wood County, Texas, (R.R.W.C.T.), and at the easterly most southwest corner of a called 95.74 acre tract described in a deed to Nancy Meredith Hooker as recorded in Volume 715, Page 751, Deed Records, Wood County, Texas, (D.R.W.C.T.), and at the southeast corner of a called 2.73 acre tract set aside to the Raymond Dancy Heirs as referenced in Volume 610, Page 134, D.R.W.C.T., (no deed found), and at the northwest corner of a called 30 foot road easement as recorded in Volume 722, Page 452, D.R.W.C.T., and described as Tract Two in said deed to C.R. Hooker and G.M. Albee (File No. 2015-00002579 O.P.R.W.C.T.) (A.K.A. Private Road No. 7976) and at the southwest corner of a Proposed 30 Foot Wide Road Easement as recorded in said deed to C.R. Hooker and G.M. Albee (File No. 2015-00002579 O.P.R.W.C.T.) for a corner, said point bears South 89 Degrees 47 Minutes 36 Seconds West a distance of 30.00 feet from a 1/2 inch iron rod with yellow cap stamped "Dewey" found at the southeast corner of said 15.000 acre tract and the original southeast corner of said 95.74 acre tract, for a reference, also from said point a 1 inch iron pipe found at the northeast corner of said 2.73 acre tract and an ell corner of said 95.74 acre tract bears North 01 Degrees 11 Minutes 06 Seconds West a distance of 80.22 feet for a reference;

THENCE South 89 Degrees 47 Minutes 36 Seconds West along the south lines of said 15.000 acre tract and said 2.73 acre tract and the north line of said 16.32 acre tract a distance of 641.78 feet to a 1 inch iron pipe found at an angle corner of said 15.000 acre tract and the northwest corner of said 16.32 acre tract and the northeast corner of a called 19.38 acre tract described as Tract Three in a deed to Treesap Farms, LLC as recorded in File No. 2015-00001179, O.P.R.W.C.T., for a corner;

THENCE South 89 Degrees 37 Minutes 06 Seconds West along the south lines of said 15.000 acre tract and said 2.73 acre tract and the north line of said 19.38 acre tract a distance of 208.22 feet to a 1/2 inch iron rod with yellow cap stamped "Warren" found at the southwest corner of said 15.000 acre tract for a corner, from said point a 1/2 inch iron rod found at the southwest corner of said 2.73 acre tract bears South 89 Degrees 37 Minutes 06 Seconds West a distance of 667.70 feet for a reference;

THENCE North 00 Degrees 15 Minutes 04 Seconds West along the west line of said 15.000 acre tract passing a 1/2 inch iron rod with orange cap stamped "Tri-Point Surveying" set on the north line of said 2.73 acre tract and the northerly most south line of said 95.74 acre tract at a distance of 78.25 feet for a reference (a 1/2 inch iron rod found at the northwest corner of said 2.73 acre tract and the westerly most southwest corner of said 95.74 acre tract bears South 89 Degrees 37 Minutes 07 Seconds West a distance of 667.53 feet from this point for a reference) and continuing a total distance of 743.11 feet to a 1/2 inch iron rod found at the northwest corner of said 15.000 acre tract for a corner;

THENCE South 89 Degrees 57 Minutes 52 Seconds East (Basis of Bearings - Being recited as South 89 Degrees 57 Minutes 52 Seconds East a distance of 883.79 feet in said File No. 2015-00002579, O.P.R.W.C.T.) along the north line of said 15.000 acre tract a distance of 809.19 feet to a 1/2 inch iron rod with yellow cap stamped "Warren" found at the northwest corner of said Proposed 30 Foot Wide Road Easement for a corner, from said point a 3 inch iron pipe found at the northeast corner of said 15.000 acre tract bears South 89 Degrees 57 Minutes 52 Seconds East a distance of 74.60 feet for a reference;

THENCE along the west line of said Proposed 30 Foot Wide Road Easement the following courses and distances:

South 00 Degrees 32 Minutes 01 Seconds East a distance of 248.64 feet to a 1/2 inch iron rod with yellow cap stamped "Warren" found for an angle corner;  
South 03 Degrees 09 Minutes 17 Seconds East a distance of 384.19 feet to a 1/2 inch iron rod with yellow cap stamped "Warren" found for an angle corner;  
South 10 Degrees 55 Minutes 54 Seconds East a distance of 108.63 feet to the POINT OF BEGINNING and containing 13.94 acres of land, more or less.

## EXHIBIT A

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### TRACT TWO - 30' Access Easement:

All that certain lot, tract or parcel of land within the H. V. Fowler Survey, Abstract No. 221, Wood County, Texas, and being all of a called 30' wide access easement described in a Deed from Billie Mac Smith and wife, Mary L. Smith to Harold D. Irby and wife, Nancy Ann Irby, dated September 24, 1971 and recorded in Volume 641 on Page 404 of the Deed Records of Smith County, Texas, and this access easement being more fully described as follows:

BEGINNING at a ½" Iron Rod found for the Northeast corner of said easement, the Southeast corner of a called 95.74 acre tract described in Deed to Nancy Meredith Hooker and recorded in Volume 715 Page 751, the Northeast corner of a called 16.32 acre tract described in Deed to Tommie Sicard and recorded in File No. 2014-00002097, in the East line of said Fowler Survey and in the West line of the G. Neggin Survey, Abstract No. 436;

THENCE South 00 deg. 18 min. 11 sec. West, a distance of 1,028.30 feet, with the division line of said Surveys, to a 3"x4" Concrete Monument found for the Southeast corner of said easement, the Southeast corner of said 16.32 acre tract and being in the North line of State Highway 154 (120' wide right-of-way);

THENCE South 85 deg. 01 min. 47 sec. West, a distance of 29.74 feet, with the North line of State Highway 154 and the South line of said 16.32 acre tract, to a 1" Iron Pipe found for the Southwest corner of said easement;

THENCE North 00 deg. 16 min. 53 sec. East, a distance of 1,030.76 feet, to a ½" Iron Rod found for the Northwest corner of said easement, in the North line of said 16.32 acre tract and the South line of said 95.74 acre tract;

THENCE North 89 deg. 47 min. 48 sec. East, a distance of 30.00 feet, to the POINT OF BEGINNING AND CONTAINING 0.704 OF AN ACRE OF LAND.

EXHIBIT B

Page 1 of 1 pages

All that certain lot, tract or parcel of land within the H. V. Fowler Survey, Abstract No. 221, Wood County, Texas and being part of a called 95.74 acre tract described in Deed from Freddie D. Risinger and wife, Shirley Risinger to Nancy Meredith Hooker and recorded in Volume 715 on Page 751 of the Deed Records of Wood County, Texas, and this 30' wide road easement being more fully described as follows:

BEGINNING at a 1/2" Iron Rod found for the Southeast said 95.74 acre tract, the Northeast corner of a called 16.32 acre tract described in Deed to Tommie Sicard and recorded in File No. 2014-00002097, the Northeast corner of an existing 30' wide road easement described in Volume 641 Page 404 and being in the East line of said Fowler Survey;

THENCE South 89 deg. 47 min. 48 sec. West, with the South line of said 95.74 acre tract, a distance of 30.00 feet, to a 1/2" Iron Rod found for the Northwest corner of said 30' wide roadway;

THENCE North 10 deg. 57 min. 13 sec. West, a distance of 108.68 feet, across said 95.74 acre tract, to a 1/2" Iron Rod set for corner;

THENCE North 03 deg. 09 min. 10 sec. West, a distance of 384.18 feet, across said 95.74 acre tract, to a 1/2" Iron Rod set for corner;

THENCE North 00 deg. 32 min. 19 sec. West, a distance of 248.72 feet, across said 95.74 acre tract, to a 1/2" Iron Rod set for corner;

THENCE South 89 deg. 57 min. 52 sec. East, a distance of 30.00 feet, across said 95.74 acre tract, to a 1/2" Iron Rod set for corner;

THENCE South 00 deg. 32 min. 19 sec. East, a distance of 247.74 feet, across said 95.74 acre tract, to a 1/2" Iron Rod set for corner;

THENCE South 03 deg. 09 min. 10 sec. East, a distance of 381.45 feet, across said 95.74 acre tract, to a 1/2" Iron Rod set for corner;

THENCE South 10 deg. 41 min. 08 sec. East, a distance of 112.23 feet, across said 95.74 acre tract, to the POINT OF BEGINNING AND CONTAINING 0.510 OF AN ACRE OF LAND.



C&M No. 44-18-3592 / Conventional / Yes / RECORD NOS  
Ditech Financial LLC

FILED FOR RECORD  
2019 JUN 10 AM 11:38

**NOTICE OF TRUSTEE'S SALE** 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. Sender is: Codilis & Moody, P.C., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060**

Date of Security Instrument: August 18, 1999

Grantor(s): Pattie A Marlar, an unmarried person and James B Herrin Jr, an unmarried person

Original Trustee: William F. Brown

Original Mortgagee: Cendant Mortgage Corporation

Recording Information: Vol. 01684, Page 00217, or Clerk's File No. 0040099, in the Official Public Records of WOOD County, Texas.

Current Mortgagee: Ditech Financial LLC

Mortgage Servicer: Ditech Financial LLC, whose address is C/O PO Box 12740, Tempe, AZ 85284-0046 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

**Legal Description:**

BEING A 2.037 ACRE LOT, TRACT OR PARCEL OF LAND SITUATED IN THE JASON SHERMAN SURVEY, ABSTRACT NO. 532, WOOD COUNTY, TEXAS AND MORE PARTICULARLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSE

Date of Sale: 07/02/2019 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, Harriett Fletcher, Robert LaMont, David Sims, Allan Johnston, Carol Hampton, Patrick Zwiers, Kristopher Holub, Sharon St. Pierre, Ronnie Hubbard, Darla Boetcher, Lisa Delong, Shawn Schiller, Sheryl LaMont, Thomas Delaney, Danya Gladney or Lisa Cockrell as Substitute Trustee

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



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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 June, 2019.

**For Information:**

"Auction.com  
I Mauchly  
Irvine, CA 92618



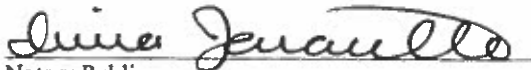
Nicole M. Bartec, Attorney at Law  
Codilis & Moody, P.C.  
400 N. Sam Houston Pkwy E, Suite 900A  
Houston, TX 77060  
(281) 925-5200

STATE OF TEXAS

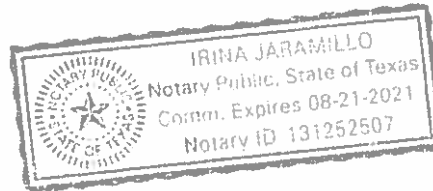
COUNTY OF HARRIS

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

Executed on this the 6th day of June, 2019.



Notary Public  
Signature



Posted and filed by:



Printed Name:

LISA DELONG

C&M No. 44-18-3592 / Conventional / Yes  
Ditech Financial LLC

## EXHIBIT A

BEING a 2.037 acre lot, tract or parcel of land situated in the Jason Sherman Survey, Abstract No. 532, Wood County, Texas, and being all of a called 2.04 acre tract described in a deed from J. T. Wright and wife, Pat Wright to Randy Travis Wright and wife, Karen Dawn Wright as recorded in Volume 770, Page 668, Wood County Deed Records, and being more particularly described as follows:

BEGINNING at a 1/2 inch iron rod found at the southwest corner of said 2.04 acre tract for a corner;

THENCE N 00°00'00" E a distance of 214.50 feet to a 1/2 inch iron rod set at the northwest corner of said 2.04 acre tract for a corner;

THENCE S 90°00'00" E passing a 1/2 inch iron rod set for a reference at a distance of 398.71 feet and continuing a total distance of 418.00 to a point within County Road No. 1522 at the northeast corner of said 2.04 acre tract for a corner;

THENCE S 00°00'00" E along said road a distance of 210.00 feet to a point at the southeast corner of said 2.04 acre tract for a corner;

THENCE S 89°23'00" W passing a 1/2 inch iron rod set for a reference at a distance of 19.82 feet and continuing a total distance of 418.02 feet to the Point of Beginning and containing 2.037 acres of land.

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.

## NOTICE OF TRUSTEE'S SALE

WHEREAS, Ralph Polk, 127 Lee Street, Sulphur Springs, Texas 75482, heretofore executed and delivered to Lana Cockrell, Trustee, that certain Deed of Trust dated January 27, 2018, recorded in Document Number 2018-00002227, Deed of Trust Records, Wood County, Texas, covering certain real property situated in said County, being Lot (s) 108, Section A, Holiday Villages of Fork Subdivision, as shown by the plat recorded in Volume 9, Page 181-182, Plat Records of said County, said Deed of Trust having been given to secure payment of that certain Promissory Note of even date therewith in the principal amount of \$15,000.00 executed by the person(s) first named hereinabove and payable to the order of FORK HOLIDAY VILLAGES, L. P., 4144 N. Central Expressway, Suite 900, Dallas, Texas 75204 and

WHEREAS, default has been made in the payment of the indebtedness evidenced by said Note secured by said Deed of Trust, and all of the indebtedness evidenced by said Note is now due and payable; and

WHEREAS, the hereinabove named payee of said Note, also being the present holder thereof, has requested the undersigned to sell the real property hereinabove described in accordance with the terms of the Deed of Trust; NOW, THEREFORE, notice is hereby given that on **Tuesday, the 2<sup>nd</sup> day of July, 2019**, the above described property will be sold by auction at a public sale to be held at the County Courthouse in said County within the area designated for such sales by the Commissioners Court of said County. The earliest time at which such sale will occur is 11 A. M., and it will begin within three hours of such time.

EXECUTED this 4<sup>th</sup> day of June, 2019.

  
\_\_\_\_\_  
PATTON C. CHAPMAN, TRUSTEE

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

FILED FOR RECORD  
MAY 13 AM 11:03  
WELLEY FAMILY TRUST  
COUNTY CLERK WOOD CO TX

**DEED OF TRUST INFORMATION:**

Date: 05/31/2005  
Grantor(s): EDITH A JOHNSON AS TRUSTEE ON BEHALF OF THE JOHNSON FAMILY TRUST  
DATED MARCH 7, 1997, AND EDITH A JOHNSON  
Original Mortgagee: JPMORGAN CHASE BANK, N.A.  
Original Principal: \$125,000.00  
Recording Information: Book 02089 Page 00705 Instrument 00038046  
Property County: Wood  
Property:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN THE GABRIEL BLACKBURN SURVEY, ABSTRACT NO. 36, IN WOOD COUNTY, TEXAS, BEING 14.956 ACRES OF LAND, MORE OR LESS, AND BEING OUT OF AND A PART OF THAT CERTAIN 60 ACRE TRACT OF LAND AS CONVEYED TO CHARLES E BURDEN BY GENIE E SANDERS ET VIR, BY DEED, DATED MAY 19, 1947, AND RECORDED IN VOLUME 306, PAGE 44, DEED RECORDS OF WOOD COUNTY, TEXAS, SAID 14.956 ACRE TRACT OF LAND BEING THE SAME LAND AS CONVEYED TO GASTON M OWENS BY DEEDS DATED AUGUST 12, 1969, AND AUGUST 28, 1969, AND RECORDED IN VOLUME 618, PAGE 721, AND VOLUME 618, PAGE 724, DEED RECORDS OF WOOD COUNTY, TEXAS, SAID 14.956 ACRES, MORE OR LESS BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN SET AT THE NORTHWEST CORNER OF SAID 60 ACRE TRACT OF LAND, SAID POINT BEING IN THE SOUTH RIGHT-OF-WAY LINE OF FARM TO MARKET ROAD 2422, AND SAID POINT BEING THE NORTHWEST CORNER OF THIS TRACT OF LAND;

THENCE SOUTH 89 DEG 52 MIN EAST WITH THE NORTH BOUNDARY LINE OF SAID 60 ACRE TRACT AND SAID SOUTH RIGHT-OF-WAY LINE OF FM 2422, A DISTANCE OF 360.11 FEET TO AN IRON PIN SET FOR THE NORTHEAST CORNER OF THIS TRACT OF LAND;

THENCE SOUTH 0 DEG 43 MIN WEST A DISTANCE OF 1809.16 FEET TO A 3/4 INCH IRON ROD SET FOR THE SOUTHEAST CORNER OF THIS TRACT OF LAND;

THENCE NORTH 89 DEG 52 MIN WEST A DISTANCE OF 360.11 FEET TO AN IRON PIN SET IN THE WEST BOUNDARY LINE OF SAID 60 ACRE TRACT FOR THE SOUTHWEST CORNER OF THIS TRACT OF LAND;

THENCE NORTH 0 DEG 43 MIN EAST WITH SAID WEST BOUNDARY LINE A DISTANCE OF 1809.16 FEET TO THE PLACE OF BEGINNING, CONTAINING 14.956 ACRES.

LESS AND EXCEPT A 0.812 ACRE TRACT CONVEYED OUT IN WARRANTY DEED VOLUME 1911, PAGE 856 RECORDED APRIL 14, 2003.

Reported Address: 1142 FM 2422, MINEOLA, TX 75773

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: JPMorgan Chase Bank, National Association  
Mortgage Servicer: JPMorgan Chase Bank, N.A.  
Current Beneficiary: JPMorgan Chase Bank, National Association  
Mortgage Servicer Address: PO Box 1015238, Columbus, OH 43219

**SALE INFORMATION:**

Date of Sale: Tuesday, the 2nd day of July, 2019  
Time of Sale: 10:00 AM or within three hours thereafter.  
Place of Sale: AT THE FRONT DOOR ON THE EAST SIDE OF THE COURTHOUSE in Wood County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Wood County Commissioner's Court.  
Substitute Trustee(s): Terri Worley or Lisa DeLong or Harriett Fletcher or Robert LaMont or David Sims or Sheryl LaMont or Allan Johnston or Sharon St. Pierre or Carol Hampton, Michael Burns, Sammy Hooda, or Suzanne Suarez, any to act  
Substitute Trustee Address: 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Terri Worley or Lisa DeLong or Harriett Fletcher or Robert LaMont or David Sims or Sheryl LaMont or Allan Johnston or Sharon St. Pierre or Carol Hampton, Michael Burns, Sammy Hooda, or Suzanne Suarez, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Terri Worley or Lisa DeLong or Harriett Fletcher or Robert LaMont or David Sims or Sheryl LaMont or Allan Johnston or Sharon St. Pierre or Carol Hampton, Michael Burns, Sammy Hooda, or Suzanne Suarez, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

Bonial & Associates, P.C.

NOTICE OF DEFAULT AND FORECLOSURE SALE

FILED FOR RECORD  
2019 JUN -5 AM 9:06  
DEED OF TRUST  
SINGLE FAMILY PRICE  
CLERK  
WOOD CO TX

WHEREAS, on January 22, 2011, a certain Adjustable Rate Home Equity Conversion Deed of Trust ("Reverse Mortgage") was executed by MARIE J SENNIKOFF, as mortgagor in favor of Bank of America, N.A., A National Banking Association, as mortgagee and G. TOMMY BASTIAN, as trustee and was recorded on February 10, 2011 under Clerk's Instrument Number 2011-00001750 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 November 22, 2016, and recorded on December 12, 2016, under Clerk's Instrument Number 2016-00012054 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 July 2, 2019 is \$252,445.06; 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 July 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 NO. THREE (3) OF ACRES BONITA ESTATES, A SUBDIVISION OF WOOD COUNTY, TEXAS, ACCORDING TO THE PLAT OF SUBDIVISION FILED IN VOLUME 9, PAGE 222, PLAT RECORDS, WOOD COUNTY, TEXAS.**

Commonly known as: 176 COUNTY ROAD 3282, QUITMAN, TX 75783.

The sale will be held in Wood County, 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 \$252,445.06.

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 \$25,244.51 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 \$25,244.51 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 \$252,445.06, 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: June 5, 2019

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