

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: September 29, 2010	Original Mortgagor/Grantor: J. E. HILL
Original Beneficiary / Mortgagee: ONE REVERSE MORTGAGE, LLC	Current Beneficiary / Mortgagee: BANK OF AMERICA, N.A
Recorded in: Volume: N/A Page: N/A Instrument No: 2010-00013068	Property County: WOOD
Mortgage Servicer: Reverse Mortgage Solutions, Inc	Mortgage Servicer's Address: 14405 Walters Rd. Suite 200, Houston, TX 77014

* 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.

Secures:Note in the original principal amount of \$757,500.00, executed by JAMES HILL and payable to the order of Lender.

Property Address/Mailing Address: 254 PRIVATE ROAD 5987, YANTIS, TX 75497

Legal Description of Property to be Sold: LOT G-11, LANDS END AT LAKE FORK, PHASE III, A SUBDIVISION OF THE A. GONZALES SURVEY, ABSTRACT NO. 223, WOOD COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 9, PAGE 215 AND 216 OF THE PLAT RECORDS OF WOOD COUNTY, TEXAS.

APN: 74817.

Date of Sale: April 07, 2020	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: EAST DOOR (FRONT DOOR) OF THE WOOD COUNTY COURTHOUSE

OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *BANK OF AMERICA, N.A.*, the owner and holder of the Note, has requested Lisa DeLong, Terri Worley, Carol Hampton, Jeffrey Hampton, Robert LaMont, Sheryl LaMont, Ronnie Hubbard, Harriett Fletcher, Allan Johnston, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *BANK OF AMERICA, N.A* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.



Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Lisa DeLong, Terri Worley, Carol Hampton, Jeffrey Hampton, Robert LaMont, Sheryl LaMont, Ronnie Hubbard, Harriett Fletcher, Allan Johnston, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Lisa DeLong, Terri Worley, Carol Hampton, Jeffrey Hampton, Robert LaMont, Sheryl LaMont, Ronnie Hubbard, Harriett Fletcher, Allan Johnston, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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

/s/William Attmore

William Attmore

Attorney for Reverse Mortgage Solutions, Inc

State Bar No.:24064844

wattmore@rascrane.com

Robertson, Anschutz, Schneid & Crane LLC/

Attorney for Mortgagee

1900 Enchanted Way, Suite 125

Grapevine, TX 76051

Telephone: 817-873-3080

Facsimile: (817)796-6079

Posted By: Sheryl LaMont

sheryl.lamont 02-13-20

198 County Road 1948 , Yantis, TX 75497

FILED FOR RECORD 19-010096
2020 FEB 27 PM 1:52
KELLEY PRICE
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: 04/07/2020

Time: Between 1:00 PM and beginning not earlier than 1:00 PM 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 08/20/2003 and recorded in the real property records of Wood County, TX and is recorded under Clerk's File/Instrument Number 00007303, with Brian F. Rospide and Carol M. Rospide (grantor(s)) and Loan America, Inc. mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Brian F. Rospide and Carol M. Rospide, securing the payment of the indebtedness in the original amount of \$98,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. LOTS 12 AND 13, HICKORY SHORES SUBDIVISION, A SUBDIVISION OF WOOD COUNTY, TEXAS, ACCORDING TO THE PLAT OF SAID SUBDIVISION FILED IN VOLUME 9, PAGE 13, PLAT RECORDS OF WOOD COUNTY, TEXAS.



1770005



6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Wells Fargo Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Bank, N.A.
3476 Stateview Blvd.
Fort Mill, SC 29715

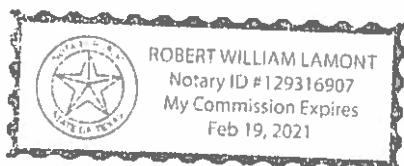
Harriett Fletcher
SUBSTITUTE TRUSTEE Feb 27, 2020
Lisa DeLong, Terri Worley, Harriett Fletcher, Robert
LaMont, Sheryl LaMont, Allan Johnston, Sharon St.
Pierre, Ronnie Hubbard
1320 Greenway Drive, Suite 300
Irving, TX 75038

STATE OF TEXAS
COUNTY OF GREGG

Before me, the undersigned authority, on this day personally appeared Harriett Fletcher, 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 27 day of February 2020.

Robert William Lamont
NOTARY PUBLIC in and for



GREGG COUNTY
My commission expires: Feb 19, 2021
Print Name of Notary:
Robert William 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: _____

728 WOODBINE
HAWKINS, TX 75765

FILED FOR RECORD
2020 MAR -5 PM 2: 01
0000008831679
SHELLEY WICE
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: April 07, 2020

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 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



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.

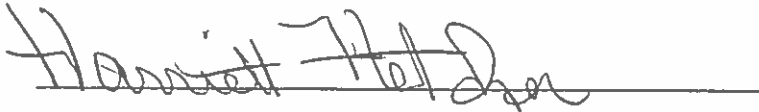
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead DARLA BOETTCHER, RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, SHAWN SCHILLER, PATRICK ZWIERS, JAMI HUTTON, DANA KAMIN, LISA BRUNO, RONDA TYLER, SHARON ST. PIERRE, RONNIE HUBBARD, ALLAN JOHNSTON, SHERYL LAMONT, ROBERT LAMONT, 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.



Israel Saucedo

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. 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: Harriett Fletcher

Date: March 05, 2020

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 CRENWELGE 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.

3452 W US HWY 80
MINEOLA, TX 75773

FILED FOR RECORD
2020 MAR -5 PM 2:00
KELLEY PALCE
COUNTY CLERK, WOOD CO TX

00000008843104

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: April 07, 2020

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 October 26, 2006 and recorded in Document VOLUME 02214, PAGE 00519, AS AFFECTED BY VOLUME 02226, PAGE 00850, AS AFFECTED BY CLERK'S FILE NO. 2011-00008477, AS AFFECTED BY MODIFICATION ON CLERK'S FILE NO. 2014-00012879 real property records of WOOD County, Texas, with MICHAEL MIZE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by MICHAEL MIZE, securing the payment of the indebtednesses in the original principal amount of \$126,022.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

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



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.

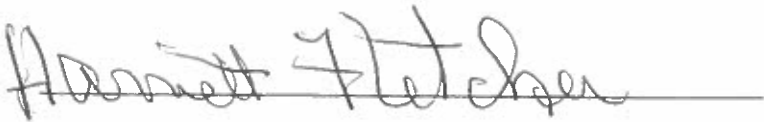
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead DARLA BOETTCHER, RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, SHAWN SCHILLER, PATRICK ZWIERS, JAMI HUTTON, DANA KAMIN, LISA BRUNO, RONDA TYLER, SHARON ST. PIERRE, RONNIE HUBBARD, ALLAN JOHNSTON, SHERYL LAMONT, ROBERT LAMONT, 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.



Israel Saucedo

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. 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: Harriett Fletcher

Date: March 05, 2020

EXHIBIT "A"

BEING A 1.901 ACRE TRACT OUT OF THE J. HARDCASTLE SURVEY ABSTRACT 275, WOOD COUNTY, TEXAS AND BEING ALL OF THAT CALLED TRACT 12 OUT OF THE J.R. LAND COMPANY SUBDIVISION, AN UNRECORDED SUBDIVISION, SAID 1.901 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD FOUND IN THE NORTH RIGHT OF WAY OF U.S. HIGHWAY NO. 80 WEST FOR THE SOUTHEAST CORNER OF THIS 1.901 ACRE TRACT (AKA TRACT 12), THE SAME BEING THE SOUTHWEST CORNER OF A CALLED TRACT 11 OUT OF THE SAID J.R. LAND COMPANY SUBDIVISION;

THENCE NORTH 80 DEGREES 30 MINUTES 02 SECONDS WEST ALONG AND WITH THE NORTH RIGHT OF WAY OF U.S. HIGHWAY NO. 80 WEST A DISTANCE OF 178.95 FEET TO A 1/2 INCH IRON ROD FOUND IN THE NORTH RIGHT OF WAY OF U.S. HIGHWAY NO. 80 WEST FOR THE SOUTHWEST CORNER OF THIS CALLED TRACT 12, THE SAME BEING THE SOUTHEAST CORNER OF A CALLED TRACT 12 OUT OF THE SAID J.R. LAND COMPANY SUBDIVISION;

THENCE NORTH 00 DEGREES 30 MINUTES 10 SECONDS WEST ALONG AND WITH THE EAST LINE OF SAID CALLED TRACT 13, THE SAME BEING THE WEST LINE OF THIS TRACT 12 A DISTANCE OF 479.17 FEET TO A 1/2 INCH IRON ROD FOUND IN THE SOUTH LINE OF A CALLED TRACT 5 OUT OF THE SAID J.R. LAND COMPANY SUBDIVISION, FOR THE NORTHWEST CORNER OF THIS CALLED TRACT 12, THE SAME BEING THE NORTHEAST CORNER OF SAID CALLED TRACT 13;

THENCE SOUTH 75 DEGREES 19 MINUTES 49 SECONDS EAST ALONG AND WITH THE SOUTH LINE OF SAID CALLED TRACT 5 A DISTANCE OF 181.88 FEET TO A 1/2 INCH IRON ROD FOUND FOR THE NORTHEAST CORNER OF THIS CALLED TRACT 12 THE SAME BEING THE NORTHWEST CORNER OF SAID CALLED TRACT 11 AND THE SOUTHEAST CORNER OF SAID CALLED TRACT 5 AND THE SOUTHWEST CORNER OF A CALLED TRACT 6 OUT OF SAID J.R. LAND COMPANY SUBDIVISION;

THENCE SOUTH 00 DEGREES 35 MINUTES 52 SECONDS EAST ALONG AND WITH THE WEST LINE OF SAID CALLED TRACT 11 A DISTANCE OF 462.18 FEET TO THE PLACE OF BEGINNING, AND CONTAINING 1.901 ACRES OF LAND, MORE OR LESS.

FORECLOSURE SALE/AUCTION

DATE; APRIL 7, 2020

TIME; 10AM TO 4PM

LOCATION; WOOD COUNTY COURTHOUSE

PROPERTY TO BE AUCTIONED;

LOTS 934, 935 SECTION 1, SUN EAGLE BAY SUBDIVISION. THE OUTSTANDING DEBT IS \$4823.52

BORROWER;

CARL & MYRA COX

RR1 BOX 254

JACKSONVILLE, TEXAS 75766

LENDER;

SUN EAGLE BAY

550 CR 1977 P.O. BOX 359

YANTIS, TEXAS 75497

PROPERTY RECOVERY MANAGER/TRUSTEE

SCOTT TAYLOR

FORECLOSURE PROCEEDING ARE GOVERNED AND PURSANT TO RULE 736 OF THE TEXAS RULES OF CIVIL PROCEDURE. AND SUPPORT ALL ACTIONS TAKEN. ALL REQUISITE NOTICES HAVE BEEN PROVIDED REQUIRED UNDER SECTION 209.0064 OF THE TEXAS PROPERTY CODE.

NOTICE HAS ALSO BEEN GIVEN TO ALL PARTIES THAT IF THERE IS A MILITARY SERVICE MEMBER THAT THEY SHOUD NOTIFY THE SENDER OF THIS NOTICE ABOUT THEIR MILITARY STATUS WHICH IS

**FILED FOR RECORD
2020 MAR --6 PM 3:26
SHELLEY PRICE
COUNTY CLERK, WOOD CO TX**

**GOVERNED BY THE SERVICE MEMBERS CIVIL RELIEF ACT PROTECTING THE AMERICAN MILITARY
SERVICE MEMBERS FACING FORECLOSURE.**

THANK YOU

SCOTT TAYLOR

FORECLOSURE SALE/AUCTION

FILED FOR RECORD
2020 MAR -6 PM 3:26
COUNTY CLERK, WOOD CO TX

DATE; APRIL 7, 2020

TIME; 10AM TO 4PM

LOCATION; WOOD COUNTY COURTHOUSE

PROPERTY TO BE AUCTIONED;

LOTS 10433, 10434, 10435 SECTION 1, SUN EAGLE BAY SUBDIVISION. THE OUTSTANDING DEBT IS \$14,080.75

BORROWER;

RICHARD & OLLIE VAN HOUTIN

145 CROSS CREEK

LONGVIEW , TEXAS 75602

LENDER;

SUN EAGLE BAY

550 CR 1977 P.O. BOX 359

YANTIS, TEXAS 75497

PROPERTY RECOVERY MANAGER/TRUSTEE

SCOTT TAYLOR

FORECLOSURE PROCEEDING ARE GOVERNED AND PURSANT TO RULE 736 OF THE TEXAS RULES OF CIVIL PROCEDURE. AND SUPPORT ALL ACTIONS TAKEN. ALL REQUISITE NOTICES HAVE BEEN PROVIDED REQUIRED UNDER SECTION 209.0064 OF THE TEXAS PROPERTY CODE.

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**GOVERNED BY THE SERVICE MEMBERS CIVIL RELIEF ACT PROTECTING THE AMERICAN MILITARY
SERVICE MEMBERS FACING FORECLOSURE.**

THANK YOU

SCOTT TAYLOR

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
8/29/2007

Original Beneficiary/Mortgagee:
JPMORGAN CHASE BANK, N.A.

Recorded in:
Volume: 02269
Page: 00404
Instrument No: 00076616

Mortgage Servicer:
JPMorgan Chase Bank, National Association is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Grantor(s)/Mortgagor(s):
WILBUR JOHNSON AND MOLLY JOHNSON

Current Beneficiary/Mortgagee:
JPMorgan Chase Bank, National Association

Property County:
WOOD

Mortgage Servicer's Address:
1111 Polaris Parkway,
Columbus, OH 43240

Legal Description: SEE ATTACHED

Date of Sale: 4/7/2020

Earliest Time Sale Will Begin: 1:00PM

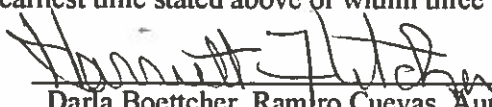
Place of Sale of Property: Wood County Courthouse, 100 Main Street, Quitman, TX 75783 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

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

Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military

service to the sender of this notice immediately.



Darla Boettcher, Ramiro Cuevas, Aurora Campos, 03-R-20
Jonathan Harrison, Shawn Schiller, Patrick Zwiwers,
Jami Hutton, Dana Kamin, Lisa Bruno, Ronda Tyler,
Sharon St. Pierre, Ronnie Hubbard, Allan Johnston,
Sheryl LaMont, Robert LaMont, Lisa DeLong, Terri
Worley, Carol Hampton, Jeffrey Hampton, Harriett
Fletcher or Allan Johnston
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
McCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

MH File Number: TX-19-70638-HE
Loan Type: Conventional Residential

FILED FOR RECORD
MAR 12 PM 12:06
COUNTY CLERK, WOOD CO TX

TX-19-70638-FC

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN WOOD COUNTY, TEXAS. BEING 2.000 ACRES IN THE WM. BARNHILL SURVEY, ABSTRACT NO. 1 AND BEING PART OF A CALLED 23.375 ACRE TRACT DESCRIBED IN A DEED TO WILBUR JOHNSON, ET UX MOLLY JOHNSON FROM JAMES E. TINKLE, ET UX VIRGINIA D. TINKLE, DATED MAY 10, 2001 AND RECORDED IN VOLUME 1784, PAGE 100, REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS. SAID 2.000 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A 1/2" IRON ROD SET FOR CORNER IN THE EAST RIGHT OF WAY LINE OF FARM ROAD NO. 69. SAID POINT BEING IN THE WEST LINE OF 23.375 ACRE TRACT AND BEING N. 02 DEG. 09 MIN. 00 SEC. E. 150.00 FEET FROM THE SOUTHWEST CORNER OF SAID TRACT; THENCE N. 02 DEG. 09 MIN. 00 SEC. E. WITH SAID LINES, 194.71 FEET TO A 1/2" IRON ROD SET FOR CORNER; THENCE N. 86 DEG. 01 MIN. 53 SEC. E. 439.65 FEET TO A 1/2" IRON ROD SET FOR CORNER; ✓ THENCE S. 03 DEG. 58 MIN. 07 SEC. E. 193.60 FEET TO A 1/2" IRON ROD SET FOR CORNER; THENCE S. 86 DEG. 01 MIN. 53 SEC. W. 460.40 FEET TO THE POINT OF BEGINNING AND CONTAINING 2.000 ACRES OF LAND, ACCORDING TO MY SURVEY AND CALCULATIONS.

689 COUNTY ROAD 4651
WINNSBORO, TX 75494

FILED FOR RECORD
2020 MAR 17 PM 12:15
VALLEY PRIDE
COUNTY CLERK, WOOD CO TX



0000008234460

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: April 07, 2020

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 June 11, 2008 and recorded in Document CLERK'S FILE NO. 00090938; AS AFFECTED BY CLERK'S FILE NO. 2019-00006678; AND AS AFFECTED BY CLERK'S FILE NO. 2019-00007265 real property records of WOOD County, Texas, with JAMES H BROWN AND PAULINE C BROWN, grantor(s) and BANK OF AMERICA, N.A., A NATIONAL BANKING ASSOCIATION, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JAMES H BROWN AND PAULINE C BROWN, securing the payment of the indebtednesses in the original principal amount of \$132,000.00, 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 CHAMPION MORTGAGE COMPANY 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. CHAMPION MORTGAGE COMPANY, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CHAMPION MORTGAGE COMPANY
8950 CYPRESS WATERS BLVD.
COPPELL, TX 75019



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.

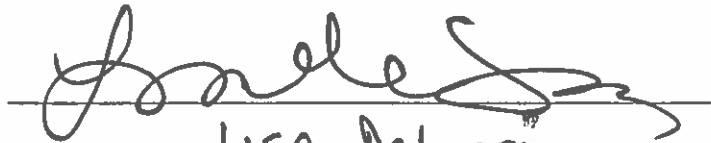
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead LISA DELONG, TERRI WORLEY, CAROL HAMPTON, JEFFREY HAMPTON, ROBERT LAMONT, SHERYL LAMONT, RONNIE HUBBARD, SHARON ST. PIERRE OR ALLAN JOHNSTON 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.



Israel Saucedo

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 03.17.20 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: 03.17.20

0000008234460

WOOD

EXHIBIT "A"

TRACT ONE:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE JOSA MARIE SERVANTES SURVEY, A-5, WOOD COUNTY, TEXAS; BEING OUT OF THAT CERTAIN 66-2/3 ACRE TRACT DESCRIBED IN DEED TO W. B. CLIFTON, DATED MARCH 29, 1986, RECORDED IN VOL. 1014, PAGE 806, REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS; AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON PIPE SET ON THE EBL OF SAID 66-2/3 ACRE TRACT, BEING N 6 DEG. 44' 21" W-334.16' FROM THE SE CORNER OF SAID 66-2/3 ACRE TRACT, AND BEING S 6 DEG. 44' 21" E-91.07' FROM THE NE CORNER OF A 4.000 ACRE TRACT;

THENCE S 6 DEG. 44' 21" E WITH A FENCE ALONG SAID EBL - 150.00' TO A 1/2" IRON PIPE SET FOR CORNER;

THENCE S 86 DEG. 34' 07" W, PASSING A NAIL SET IN THE CENTER LINE OF A 20' WIDE ROAD EASEMENT AT 29.29' AND FOR A TOTAL DISTANCE OF 290.89' TO A 1/2" IRON PIPE SET FOR CORNER;

THENCE N 6 DEG. 44' 21" W - 150.00' TO A 1/2" IRON PIPE SET FOR CORNER,

THENCE N 86 DEG. 34' 07" E - 290.89' TO THE PLACE OF BEGINNING, CONTAINING 1.000 ACRE, MORE OR LESS, AS SURVEYED BY LYNN SWANNER, REGISTERED PUBLIC SURVEYOR NO. 3806 FOR THE STATE OF TEXAS, DURING THE MONTH OF SEPTEMBER, 1987.

BEING THE SAME LAND DESCRIBED IN WARRANTY DEED FROM WINSBORO BANK & TRUST TO WAYNE ANDERS AND WIFE, GLENDA ANDERS, DATED APRIL 17, 1991, RECORDED IN VOL. 1236, PAGE 500, REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS.

ALSO BEING THE SAME LAND DESCRIBED IN WARRANTY DEED FROM WAYNE ANDERSON AND WIFE, GLENDA ANDERS, TO FRANK FULLER AND WIFE, PATRICIA A. FULLER, DATED DECEMBER 3, 1992, RECORDED IN VOLUME 1313, PAGE 570 OF THE REAL PROPERTY RECORDS OF WOOD COUNTY, TEXAS.

TRACT TWO:

ALL THE CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE JOSA MARIA SERVANTES SURVEY, A- 5, WOOD COUNTY, TEXAS, BEING A PART OF THAT CERTAIN 66-2/3 ACRE TRACT DESCRIBED IN DEED TO W. B. CLIFTON, DATED 1986, RECORDED IN VOL. 1014, PAGE 806, DEED RECORDS OF WOOD COUNTY, TEXAS; AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NE CORNER OF A 1.000 ACRE TRACT DESCRIBED IN DEED TO WAYNE ANDERS, DATED 1991, RECORDED IN VOL. 1236, PAGE 500, REAL PROPERTY RECORDS OF SAID COUNTY, BEING ON THE EBL OF SAID 66-2/3 ACRE TRACT, AND BEING N 6 DEG. 44' 21" W - 334.16' FROM THE SE CORNER OF SAID 66- 2/3 ACRE TRACT;

THENCE S 86 DEG. 34' 07" W WITH THE NBL OF SAID 1.000 ACRE TRACT, AT 35' CROSSING COUNTY ROAD NO. 4651 AND AT A TOTAL DISTANCE OF 290.89' TO THE NW CORNER OF SAID 1.000 ACRE TRACT;

THENCE N 6 DEG. 44' 21" W - 91.07' TO A 5/8" IRON PIPE FOR CORNER;

THENCE N 86 DEG. 34' 07" E - 290.89' TO A 5/8" IRON PIPE SET FOR CORNER;

THENCE S 6 DEG. 44' 21" E WITH A FENCE ALONG SAID EBL- 91.07' TO THE PLACE OF BEGINNING, CONTAINING 0.607 ACRES WITH 0.10 ACRES CONTAINED WITHIN SAID COUNTY ROAD, AS SURVEYED BY LYON SWANNER, REGISTERED PROFESSIONAL LAND SURVEYOR, DURING THE MONTH OF NOVEMBER 1992.

BEING THE SAME LAND DESCRIBED AS TRACT ONE IN WARRANTY DEED FROM W. B. CLIFTON TO FRANK FULLER AND WIFE, PATRICIA A. FULLER, DATED DECEMBER 4, 1992, RECORDED IN VOLUME 1313, PAGE 568 OF THE REAL

PROPERTY RECORDS OF WOOD COUNTY. TEXAS.

TRACT THREE:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE JOSA MARIA SERVANTES SURVEY, A- 5, WOOD COUNTY, TEXAS; BEING A PART OF CERTAIN 66-2/3 ACRE TRACT DESCRIBED IN DEED TO W. B. CLIFTON, DATED 1986, RECORDED IN VOL. 1014, PAGE 806, DEED RECORDS OF WOOD COUNTY, TEXAS; AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 5/8" IRON PIPE SET ON THE SE CORNER OF SAID 66-2/3 ACRE TRACT;

THENCE S 85 DEG. 36' 03" W WITH A FENCE ALONG THE SBL OF SAID 66-2/3 ACRE TRACT - 290.65' TO A 5/8" IRON PIPE SET FOR CORNER;

THENCE N 6 DEG. 44' 21" W, AT 20' CROSSING COUNTY ROAD NO. 4651 AND AT A TOTAL DISTANCE OF 190.0' TO THE SW CORNER OF A 1.000 ACRE TRACT DESCRIBED IN DEED TO WAYNE ANDERS, DATED 1991, RECORDED IN VOL. 1236, PAGE 500, REAL PROPERTY RECORDS OF SAID COUNTY;

THENCE N 86 DEG. 34' 07" E WITH THE SBL OF SAID 1.000 ACRE TRACT, AT 275' CROSSING SAID ROAD AND AT A TOTAL DISTANCE OF 290.89' TO THE SE CORNER OF SAID 1.000 ACRE TRACT;

THENCE S 6 DEG. 44' 21" E WITH A FENCE ALONG THE EBL OF SAID 66-2/3 ACRE TRACT- 185.08' TO THE PLACE OF BEGINNING CONTAINING 1.250 ACRES WITH A 0.38 OF AN ACRE CONTAINED WITHIN SAID COUNTY ROAD, AS SURVEYED BY LYNN SWANNER, REGISTERED PROFESSIONAL LAND SURVEYOR, DURING THE MONTH OF NOVEMBER, 1992.

BEING THE SAME LAND DESCRIBED AS TRACT TWO IN WARRANTY DEED FROM W. B. CLIFTON TO FRANK FULLER AND WIFE, PATRICIA A. FULLER, DATED DECEMBER 4, 1992, RECORDED IN VOLUME 1313, PAGE 568 OF THE REAL PROPERTY RECORDS OF WOOD COUNTY. TEXAS.

NOTICE OF ACCELERATION AND 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.

DEED OF TRUST INFORMATION:

Date: 10/27/2016
Grantor(s): MARY LOU JOHNSON, A SINGLE WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR FREEDOM MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$84,926.00
Recording Information: Instrument 2016-00011250
Property County: Wood
Property: (See Attached Exhibit "A")
Reported Address: 146 MULBERRY CV, HOLLY LAKE RANCH, TX 75765

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation
Current Beneficiary: Freedom Mortgage Corporation
Mortgage Servicer Address: 907 Mt. Pleasant Valley, Mt. Laurel, NJ 08054

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of April, 2020
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.

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, Harriett Fletcher, Robert LaMont, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard, Lisa DeLong, Michael Burns, Bradley Conway, Tori Jones, 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, Harriett Fletcher, Robert LaMont, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard, Lisa DeLong, Michael Burns, Bradley Conway, Tori Jones, 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.

Substitute Trustee(s): Terri Worley, Harriett Fletcher, Robert LaMont, Sheryl LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard, Lisa DeLong, Michael Burns, Bradley Conway, Tori Jones, or Suzanne Suarez, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

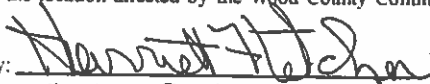
Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 425, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am _____ whose address is 14841 Dallas Parkway, Suite 425, Dallas, TX 75254. I declare under penalty of perjury that on _____ I filed and / or recorded this Notice of Foreclosure Sale at the office of the Wood County Clerk and caused it to be posted at the location directed by the Wood County Commissioners Court.

By:

Exhibit "A"


Harriett Fletcher Feb 27, 2020

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE COUNTY OF WOOD, STATE OF TEXAS, BEING IN THE BAILEY MARTIN SURVEY, ABSTRACT NO. 396, BEING ALL OF LOT NO. 492, ALL OF LOT NO. 493, AND ALL OF LOT NO. 494 OF PART II OF SECTION VIII OF THE HOLLY LAKE RANCH SUBDIVISION, A PLAT OF SAID SUBDIVISION BEING RECORDED IN VOLUME 8, PAGE 4 OF THE PLAT RECORDS OF WOOD COUNTY, TEXAS AND BOUNDED AS FOLLOWS:

BEGINNING AT A 1/2 INCH STEEL ROD FOUND AT THE SOUTHEAST CORNER OF LOT NO. 492, SAME BEING THE NORTHEAST CORNER OF LOT NO. 491, SAME ALSO BEING IN THE WEST BOUNDARY LINE OF LOT NO. 487, ALL OF PART II OF SECTION VIII OF SAID HOLLY LAKE RANCH SUBDIVISION;

THENCE SOUTH 64 DEG. 06 MIN. 00 SEC. WEST, 156.42 FEET TO A 1/2 INCH STEEL ROD FOUND IN THE NORTH BOUNDARY LINE OF LOT NO. 491, SAME BEING IN THE EAST RIGHT-OF-WAY LINE OF MULBERRY COVE,

THENCE NORTH 24 DEG. 37 MIN. 00 SEC. WEST, CONTINUING ALONG THE EAST RIGHT-OF-WAY LINE OF MULBERRY COVE, 55.03 FEET TO A 1/2 INCH STEEL ROD FOUND AT THE MOST WESTERLY CORNER OF LOT NO. 492, SAME BEING THE SOUTHEAST CORNER OF LOT NO. 493;

THENCE NORTH 72 DEG. 09 MIN. 00 SEC. WEST, ALONG THE NORTH RIGHT-OF-WAY LINE OF MULBERRY COVE, AT 77.04 FEET PASSING A RAILROAD SPIKE FOUND AT THE SOUTHWEST CORNER OF LOT NO. 493, SAME BEING THE SOUTHEAST CORNER OF LOT NO. 494, AND CONTINUING ALONG SAME COURSE FOR A TOTAL DISTANCE OF 100.14 FEET TO A 1/2 INCH STEEL ROD FOUND AT THE NORTHEAST CORNER OF A 15 FT. WIDE ACCESS STRIP;

THENCE NORTH 71 DEG. 42 MIN. 00 SEC. WEST, 125.95 FEET TO A 1/2 INCH STEEL ROD FOUND AT THE NORTHWEST CORNER OF SAID 15 FT. WIDE ACCESS STRIP, SAME BEING THE SOUTHWEST CORNER OF LOT NO. 494, SAME ALSO BEING IN THE EAST BOUNDARY LINE OF A PRIVATE PARK;

THENCE NORTH 20 DEG. 04 MIN. 04 SEC. WEST, 50.00 FEET TO A 1/2 INCH STEEL ROD FOUND FOR AN ANGLE POINT IN THE WEST BOUNDARY LINE OF LOT NO. 494;

THENCE NORTH 18 DEG. 18 MIN. 00 SEC. EAST, 94.93 FEET TO A 1/2 INCH STEEL ROD FOUND AT THE NORTHWEST CORNER OF LOT NO. 494, SAME BEING AN INTERIOR CORNER OF THE PRIVATE PARK;

THENCE SOUTH 63 DEG. 53 MIN. 00 SEC. EAST, AT 102.14 FEET PASSING A 1/2 INCH STEEL ROD FOUND AT THE NORTHEAST CORNER OF LOT NO. 494, SAME BEING THE NORTHWEST CORNER OF LOT NO. 493, AND CONTINUING ALONG SAME COURSE FOR A TOTAL DISTANCE OF 234.95 FEET TO A 1/2 INCH STEEL ROD FOUND AT THE NORTHEAST CORNER OF LOT NO. 493, SAME BEING THE MOST NORTHERLY CORNER OF LOT NO. 492;

THENCE SOUTH 61 DEG. 57 MIN. 00 SEC. EAST, 137.47 FEET TO A 1/2 INCH STEEL ROD FOUND AT THE NORTHEAST CORNER OF LOT NO. 492, SAME BEING THE NORTHWEST CORNER OF LOT NO. 487;

THENCE SOUTH 1 DEG. 58 MIN. 00 SEC. WEST, ALONG THE WEST BOUNDARY LINE OF LOT NO. 487, A DISTANCE OF 21.00 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.993 OF AN ACRE OF LAND.

TRACT TWO:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE COUNTY OF WOOD, STATE OF TEXAS, BEING IN THE BAILEY MARTIN SURVEY, ABSTRACT NO. 396, BEING ALL OF LOT NO. 495 OF PART II OF SECTION VIII OF THE HOLLY LAKE RANCH SUBDIVISION, A PLAT OF SAID SUBDIVISION BEING RECORDED IN VOLUME 8, PAGE 4 OF THE PLAT RECORDS OF WOOD COUNTY, TEXAS AND BOUNDED AS FOLLOWS:

BEGINNING AT A 1/2 INCH STEEL ROD FOUND AT THE SOUTHEAST CORNER OF LOT NO. 495, SAME BEING IN THE WEST RIGHT-OF-WAY LINE OF MULBERRY COVE, SAME ALSO BEING THE NORTHEAST CORNER OF LOT NO. 496 OF PART II OF SECTION VIII OF SAID HOLLY LAKE RANCH SUBDIVISION, SAME BEING IN THE WEST RIGHT-OF-WAY LINE OF MULBERRY COVE;

THENCE NORTH 89 DEG. 29 MIN. 00 SEC. WEST, 141.63 FEET TO A 1/2 INCH STEEL ROD FOUND AT THE NORTHWEST CORNER OF LOT NO. 496, SAME BEING IN THE EAST BOUNDARY LINE OF A PRIVATE PARK,

THENCE NORTH 20 DEG. 04 MIN. 04 SEC. EAST, 114.92 FEET TO A 1/2 INCH STEEL ROD FOUND AT THE SOUTHWEST CORNER OF A 15 FT WIDE ACCESS STRIP, SAME BEING THE NORTHWEST CORNER OF LOT NO. 495,

THENCE SOUTH 71 DEG. 45 MIN. 00 SEC. EAST, 127.26 FEET TO A 1/2 INCH STEEL ROD FOUND AT THE SOUTHEAST CORNER OF SAID 15 FT. WIDE STRIP, SAME BEING IN THE WEST RIGHT-OF-WAY LINE OF MULBERRY COVE, AND BEING THE NORTHEAST CORNER OF LOT NO. 495,

THENCE SOUTH 15 DEG. 04 MIN. 00 SEC. WEST, ALONG THE WEST RIGHT-OF-WAY LINE OF MULBERRY COVE, 71.82 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.281 OF AN ACRE OF LAND.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

NOTICE OF TRUSTEE'S SALE

FILED FOR RECORD
2020 MAR 17 PM 1:11
COUNTY CLERK

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

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated February 24, 2017 and recorded under Clerk's File No. 2017-00001828, in the real property records of WOOD County Texas, with Melanie S. Anderson, an unmarried woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for iFreedom Direct Corporation, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Melanie S. Anderson, an unmarried woman securing payment of the indebtedness in the original principal amount of \$106,779.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Melanie S. Anderson. Wintrust Mortgage, a division of Barrington Bank & Trust Co., N.A. is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. WinTrust Mortgage is acting as the Mortgage Servicer for the Mortgagee. WinTrust Mortgage, is representing the Mortgagee, whose address is: 9700 W. Higgins Road, Suite 300, Rosemont, IL 60018.

Legal Description:

LOT 39, SECTION 2 OF THE LAKE FOREST SUBDIVISION, AS RECORDED IN VOLUME 4, PAGE 15 OF THE PLAT RECORDS OF WOOD COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 04/07/2020

Earliest Time Sale Will Begin: 1:00 PM

Location of Sale: The place of the sale shall be: WOOD County Courthouse, Texas at the following location: At the east (front) door of the Wood County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.



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.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200



03-17-2020

~~Terri Worley, Harriett Fletcher~~ Robert LaMont, David Sims, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard, Sheryl LaMont, Carol Hampton, Rhonda Hawkins, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ServiceLink Agency Sales And Posting, as Substitute Trustee

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:

4/16/2004

Original Beneficiary/Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR ALETHES, LLC, ITS SUCCESSORS AND ASSIGNS

Grantor(s)/Mortgagor(s):

ROBERT E. RUSSELL AND SHARYN RUSSELL, HUSBAND AND WIFE

Current Beneficiary/Mortgagee:

Lakeview Loan Servicing, LLC

Recorded in:

Volume: 02000

Page: 00774

Instrument No: 00019359

Property County:

WOOD

Mortgage Servicer:

M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:

1 Fountain Plaza,
Buffalo, NY 14203

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

Date of Sale: 4/7/2020


Earliest Time Sale Will Begin: 10:00AM

Place of Sale of Property: At the east (front) door of the Wood County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

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

Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please *Send* written notice of the active duty military service to the sender of this notice immediately.

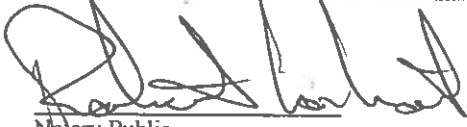

Lisa DeLong, Terri Worley, Carol Hampton, Jeffrey Hampton, Robert LaMont, Sheryl LaMont, Ronnie Hubbard, Harriett Fletcher or Allan Johnston or Thuy Frazier or Cindy Mendoza or Catherine Allen-Rea or Cole Patton, Substitute Trustee
MCCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

03-17-2020

STATE OF TEXAS §
COUNTY OF GREGG §

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

Given under my hand and seal of office this 17 day of March, 2020.



Notary Public
Signature Robert William LaMont

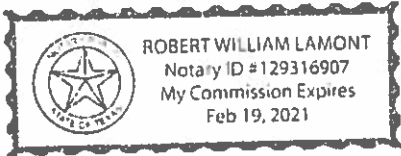


EXHIBIT "A"

All that certain tract or parcel of land situated in the J. CRAWFORD SURVEY, ABSTRACT NO. 108, Wood County, Texas; being a part of that certain 21.207 acre tract described in Deed to L.K. Gwaltney, dated 1996, recorded in Volume 1500, Page 35, Real Property Records of said County; and being more particularly described as follows:

BEGINNING at a 5/8 inch iron pipe found for corner situated on the Northwest corner of Lot 13 - 0.500 acre tract (unrecorded), and being S 40° 20' W - 109.0 feet from the Northernmost Northwest corner of a 9.520 acre tract shown on the plat of The Park Addition as shown by Plat recorded in Volume 9, Page 155, Plat Records of said County;

THENCE S 49° 40' W along the West line of said 0.500 acre tract - 200.0 feet to a 5/8 inch iron pipe found on the Southwest corner of said 0.500 acre tract;

THENCE S 40° 20' W along the North right-of-way line of County Road No. 1541 (being 30 feet from the centerline) - 109.0 feet to a 5/8 inch iron pipe found on the Southeast corner of Lot 15 - 0.500 acre tract (unrecorded);

THENCE N 49° 40' E along the East line of last said 0.500 acre tract - 200.0 feet to a 5/8 inch iron pipe found on the Northeast corner of last said 0.500 acre tract;

THENCE N 40° 20' E - 109.0 feet to the PLACE OF BEGINNING containing 0.500 acres, more or less.

NOTE: Bearings based on the North line of a 9.520 acre tract described in Volume 9, page 155, Plat Records of Wood County, Texas.