Notice of Foreclosure Sale

Date:	September 10, 2019
Type of Security Instrument:	Deed of Trust
Date of Instrument:	04/23/2015
Grantor(s):	Christina A. Banda
Trustee:	J. Michael Ferguson
Beneficiary:	The Alvord 287 Joint Venture
County of Property:	Wise
Recording Information:	Deed of Trust is recorded in Instrument No. 201505549, Deed Records, Wise County, Texas.
Property Description:	See Exhibit "A" attached and incorporated by reference. (commonly known as: "228 PR 4732, Rhome, TX 76078")
Note:	
Date of Note:	04/23/2015
Amount:	$26,500.00
Debtor(s):	Christina A. Banda
Holder:	The Alvord 287 Joint Venture
Loan Servicer:	AFI Loan Servicing, LLC 62 Main Street, Suite 300 Colleyville, TX 76034
Date of Sale of Property:	October 1, 2019
Earliest Time of Sale of Property:	The sale shall begin no earlier than 10:00:00 AM and no later than three hours thereafter. The sale shall be completed by no later than 4:00 P.M.
Place of Sale of Property:	East Steps of Courthouse or place designated by the County Commissioners Court

POSTED
AT 3:37 o'clock P M
SEP 10 2019
SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ DEPUTY
Sarah Enochs

Because of default in the performance of the obligations of the Deed of Trust, the (Substitute) Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above and within three hours after that time.

Aaron Vrana, Substitute Trustee
62 Main St., Suite 310
Colleyville, Texas 76034
(817) 756-5910 Phone
(817) 485-1117 Fax
Email: aaron@vranalegal.com

Exhibit "A"

Legal Description of the land:

A 1.00 acre tract of land in the G. B. Buchanan Survey A-31, Wise County, Texas and being part of a tract of land described in deed to The Alvord 287 Joint Venture recorded in Volume 796, Page 674 Deed Records, Wise County, Texas and being more particularly described as follows:

BEGINNING at an iron rod set in the south line of said Joint Venture tract from which the southwest corner of said tract bears South 89°41'19" West 997.86 feet;

THENCE North 00°18'41" West 277.45 feet to an iron rod set in the south line of a sixty foot road;

THENCE North 89°41'19" East with the south line of said road 157.00 feet to an iron rod set for corner;

THENCE South 00°18'41" East 277.45 feet to an iron rod set in the south line of said Joint Venture tract;

THENCE South 89°41'19" West 157.00 feet to the POINT OF BEGINNING.

POSTED
AT 3:12 o'clock P M

SEP 10 2019

SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By Sarah Enochs DEPUTY
Sarah Enochs

Notice of Foreclosure Sale

September 10, 2019

Declaration of Condominium Regime Harbor Gardens Condominium (Phase II) ("Declaration"):

Dated:	May 15, 1970
Grantor:	MURIEL ANN MATNEY
Substitute Trustee:	Berry White and/or Brad Mumaw, per the Appointment of Substitute Trustee recorded as Instrument Number 201813963 in the Records of Wise County, Texas
Lender:	Harbor Gardens Condominium (Phase II) Association of Owners
Recorded in:	Declaration of Condominium Regime Harbor Gardens Condominium (Phase II), dated May 15, 1970, executed by Lake Bridgeport Building Corporation and recorded in Volume 302, Page 300, of the Deed Records of Wise County, Texas
Legal Description:	Being Family Unit 103 of Building A of the Harbor Gardens (Phase II) Condominium with an undivided 25% interest in the limited common elements of an undivided 7.508% interest in the general common elements designated as appurtenant to such Family Unit, as more fully described in Declaration of Condominium Regime, dated the 15th day of May, 1970, executed by Lake Bridgeport Building Corporation as Developer, and recorded n Volume 302, Page 300, Condominium Records, Wise County, Texas, hereinafter called the "Declaration", to which Declaration and all of its terms and provisions reference is here made for all purposes and which is incorporated herein as though it were set forth in full, and commonly known as 100 Harbor Drive, Unit 103, Runaway Bay Texas 76426
Foreclosure Sale:	
Date:	Tuesday, October 1, 2019
Time:	The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 A.M. and not later than three hours thereafter.

Place:	The Southeast porch of the courthouse steps of the Wise County Court House located at 101 ½ North Trinity, Decatur, Wise County, Texas 76234 or as designated by the County Commissioners.
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 Harbor Gardens Condominium (Phase II) Association of Owners's bid may be by credit against the indebtedness secured by the lien of the Declaration.

The Declaration and the Texas Uniform Condominium Act grant to Harbor Gardens Condominium (Phase II) Association of Owners (the "Association") an assessment lien against each unit in the Association to secure the payment of assessments and related charges (collectively, the "Assessments"), including attorney's fees and costs established by the Association pursuant to the Declaration.

MURIEL ANN MATNEY has defaulted in the payment of her Assessments owing to the Association and the same is now wholly due; the Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owner to the Association. Because of that default, Harbor Gardens Condominium (Phase II) Association of Owners, the owner and holder of the amounts due under the Declaration, has requested Substitute Trustee to sell the Property.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Declaration, and applicable Texas law.

This notice is posted at the Wise County Court House located at 101 ½ North Trinity, Decatur, Wise County, Texas 76234; City Hall of Runaway Bay located at 101 Runaway Bay Drive, Runaway Bay, Wise County, Texas; Wise County Appraisal District located at 400 E. Business 380, Decatur, Wise County, Texas 76234-3165.

If Harbor Gardens Condominium (Phase II) Association of Owners passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Declaration and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Declaration, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Declaration. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Declaration by Harbor Gardens Condominium (Phase II) Association of Owners. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

The Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Declaration. 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, Substitute 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 Substitute Trustee.

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.

THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ASSOCIATION.

By: 

Brad Mumaw
The Berry White Law Firm, PLLC
Texas Bar No. 24098152
brad@hbwhitelaw.com
1602 Halsell Street
Bridgeport, Texas 76426
Tel. (940) 647-0000
Fax (888) 396-6271
Attorney for Harbor Gardens Condominium (Phase II) Association of Owners

COPY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS §
§ KNOW ALL MEN BY THESE PRESENTS:
COUNTY OF WISE §

WHEREAS, by that one certain Deed of Trust (Security Agreement, Financing Statement) dated August 29, 2018, and recorded as Instrument No. 201810536, Real Property Records, Wise County, Texas (the "Deed of Trust"), Sutherland Home, LLC ("Grantor") conveyed to Michael H. Patterson, Trustee ("Trustee"), for the benefit of First State Bank ("Beneficiary"), the real property situated in Wise County, Texas, as more particularly described on Exhibit "A" attached hereto and incorporated herein for all purposes (the "Property"), to secure the payment of a Promissory Note dated August 29, 2018, in the original principal amount of $230,000.00, executed by Grantor and made payable to the order of Beneficiary (the "Note"); and

WHEREAS, the Note and Deed of Trust were modified pursuant to the terms of that one certain Reinstatement, Modification, Renewal and Extension Agreement dated May 29, 2019, and recorded as Instrument No. 201907229, Real Property Records, Wise County, Texas (the "Extension") (the Extension and the Note are hereinafter collectively referred to as the "Note"); and

WHEREAS, default occurred under the terms of the Note and the Deed of Trust; and

WHEREAS, demand for payment of all amounts owed under the Note and the Deed of Trust was made, and all required notices have been given, all in accordance with the Note, the Deed of Trust and applicable law; and

WHEREAS, the indebtedness evidenced by the Note and secured by the Deed of Trust is now wholly due and payable; and

WHEREAS, the outstanding balance due under the Note and the Deed of Trust has not been paid; and

WHEREAS, Michael H. Patterson, Trustee in the aforesaid Deed of Trust, was removed as Trustee, and the undersigned or Lee F. Christie or Jeremy L. Harmon or Michael L. Atchley or Ethel A. Steele or Justin S. Light were appointed as Substitute Trustee in the place and stead of the said Michael H. Patterson, said removal and appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, Beneficiary, the current owner and holder of said indebtedness and the current beneficiary under the Deed of Trust, has requested the undersigned or Lee F. Christie or Jeremy L. Harmon or Michael L. Atchley or Ethel A. Steele or Justin S. Light, as acting Substitute Trustee, to sell the Property to satisfy the indebtedness secured by the Deed of Trust.

POSTED
AT 9:12 o'clock A M
SEP 10 2019
SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ DEPUTY
Sarah Enochs

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 1st day of October, 2019, between the hours of 10:00 A.M. and 4:00 P.M., the undersigned or Lee F. Christie or Jeremy L. Harmon or Michael L. Atchley or Ethel A. Steele or Justin S. Light will sell the Property at public auction on the southeast corner of the Wise County Courthouse, 101 N. Trinity Street, Decatur, Texas 76234, or in the area designated by the Wise County Commissioners Court, if different, to the highest bidder for cash, subject to the right of Beneficiary to have its bid credited to the Note up to the amount of the debt that is secured by the Deed of Trust at the time of sale. Said sale will begin no earlier than 1:00 P.M. and no later than three hours after that time.

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.

The Sender of this notice and his contact information is as follows:

Matthew T. Taplett
Pope, Hardwicke, Christie, Schell, Kelly & Taplett, L.L.P.
500 W. 7th Street, Suite 600
Fort Worth, Texas 76102
817/332-3245

WITNESS MY HAND this 9th day of September, 2019.

SUBSTITUTE TRUSTEE:

Matthew T. Taplett

STATE OF TEXAS §
§
COUNTY OF WISE §

This instrument was acknowledged before me on the 9th day of September 2019, by Matthew T. Taplett, Substitute Trustee, who acknowledged to me that he executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.

V. L. WESTERLUND
Notary Public, State of Texas
Comm. Expires 02-11-2021
Notary ID 12519593-8

Notary Public for the State of Texas

NAME, ADDRESS AND TELEPHONE NUMBER OF MORTGAGEE:

First State Bank
c/o Corey Ingram
1709 9th Street
Bridgeport, TX 76426
(940) 683-6300

NAME, ADDRESS AND PHONE NUMBER OF SUBSTITUTE TRUSTEE:

Matthew T. Taplett
Lee F. Christie
Michael L. Atchley
Jeremy Lee Harmon
Ethel A. Steele
Justin S. Light
Pope, Hardwicke, Christie, Schell,
Kelly & Taplett, L.L.P.
500 W. 7th Street, Suite 600
Fort Worth, TX 76102
(817) 332-3245

EXHIBIT "A"

Being a 0.376 acre tract in the R. Coleman Survey, Abstract Number 155, Wise County, Texas, being part of a certain called 0.503 acre tract described in instrument recorded in Volume 1474, Page 745, Official Public Records Wise County, Texas and being described by metes and bounds as follows:

BEGINNING at a 1/2" iron rod with a yellow plastic cap stamped STEADHAM R.P.L.S. 4281 set in the South right-of-way of Shady Oaks Drive North for the Northeast corner of said 0.503 acre tract, said point also being in the West line of Lot 1, Block 2-R, Fair Oaks Addition, according to the plat recorded in Plat Cabinet B, Section 306, Plat Records, Wise County, Texas;
THENCE South 00°03'17" West with said West line a distance of 150.00 feet to a 1/2" iron rod found for the Southeast corner of said 0.503 acre tract and the Southwest corner of said Lot 1;
THENCE South 89°54'04" West with the South line of said 0.503 acre tract a distance of 109.07 feet to a 1/2" iron rod found for the Southwest corner of the tract herein described, and the Southeast corner of certain 0.377 acre tract described in Volume 1840, Page 613, Official Public Records Wise County, Texas;
THENCE North 00°03'17" East with the East line of said 0.377 acre tract a distance of 150.00 feet to a 1/2" iron rod with a yellow plastic cap stamped STEADHAM R.P.L.S. 4281 found in the North line of said 0.503 acre tract and said South right-of-way for the Northeast corner of said 0.377 acre tract;
THENCE North 89°54'04" East with said South right-of-way a distance of 109.07 feet to the POINT OF BEGINNING and containing 0.376 acres of land.

POSTED
AT 2:09 o'clock P M

SEP 09 2019

SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By Vicky Gaona DEPUTY

Notice of Foreclosure Sale

Notice is hereby given of a public, non-judicial foreclosure sale of the Property described below.

The instrument to be foreclosed is the Deed of Trust ("**Deed of Trust**"):

Date:	November 13, 2014
Grantor:	HANIYYAH BRADFORD a/k/a HANIYYAH CASTRO
Trustee:	David C. Young
Lender:	CHAMP PROPERTIES, LLC and JASON CREEL
Filing Information:	Recorded on December 12, 2014 in the official public records of Wise County, Texas under Document Number 201412614.
Property Address:	**303 PR 4441, Rhome, Texas 76078** (the "**Property**").
Legal Description:	See attached **Exhibit A**
Secures:	Promissory Note ("**Note**") dated November 13, 2014 in the original principal amount of $80,500.00, executed by HANIYYAH BRADFORD ("**Borrower**") and payable to the order of Lender.

Foreclosure Sale:

Date:	Tuesday, October 1, 2019
Time:	The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 1:00 p.m.
Place:	The Southeast porch of the courthouse steps of the Wise County Courthouse, 101 North Trinity Street, Decatur, Wise County, Texas 76234, or if the preceding area is no longer the designated area, the area most recently designated by the Wise County Commissioner's Court.

The Deed of Trust permits Lender to postpone, withdraw, or reschedule the Foreclosure Sale for another day. In that case, the Trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and Texas Property Code. The reposting or refiling may be after the date originally scheduled for this Foreclosure Sale.

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 Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

According to the Deed of Trust, Lender 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.

According 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.

According to section 51.0075(a) of the Texas Property Code, the 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 the Trustee.

Type of Sale:

The Foreclosure Sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted according to the power of sale granted by the Deed of Trust executed by Borrower.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Default and Request to Act

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested the Trustee to sell the Property. Notice is given that before the sale, Lender may appoint another person as substitute trustee to conduct the Foreclosure Sale.

Therefore, notice is given that, on and at the Date, Time, and Place for the Foreclosure Sale described above, the Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

Obligations Secured

The Deed of Trust secures the payment of any indebtedness and obligations described therein (collectively, the "**Obligations**") including but not limited to (a) the Note; (b) all renewals and extensions of the Note; and (c) any and all present and future indebtedness of Borrower to Lender. Lender is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

As of September 9, 2019, the amount owed on the Note was **$93,265.33**. As of February 9, 2019, the Note is bearing interest at the default rate of 18.00%, or **$36.9461** per day.

Questions concerning the Foreclosure Sale may be directed to the undersigned Trustee at the address and telephone number provided below.

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.

Tyler A. Harden
Tyler A. Harden, Attorney, P.C.
415 W. Main Street
Azle, Texas 76020
Tel.: (817) 444-9024
Fax: (817) 406-4467
Email: tyler@tylerhardenlaw.com

*** Exhibit A Follows ***

EXHIBIT "A"

BEING a 2.000 acre tract of land out of the M.E.P. & P.R.R. CO. Survey, Abstract No. 633, situated in Wise County, Texas, and being a portion of that certain 590.334 acre tract of land out of the M.E.P. & P.R.R. Co. Survey, Abstract No. 633, B.G. Brock Survey, Abstract No. 1331, P.P. Harding Survey, Abstract No. 373, E.M. Thomasson Survey, Abstract No. 801, and the R.M. Thompson Survey, Abstract No. 1248, as conveyed to AP Land Investments Limited Partnership, Dee Ring, Inc., Sandra Sue Faust, the George and Jean Kaelber Trust, The Peppery Family Limited Partnership, and Jack Doege, in Volume 664, Page 238, Real Property Records, Wise County, Texas, and this tract being described by metes and bounds as follows;

BEGINNING at a 1/2" iron pin set in the North Right of Way line of a 60' Private Road for the southwest corner of the herein described tract and being South 89 Degrees 38 Minutes 04 Seconds East, 476.12 feet; North 00 Degrees 49 Minutes 41 Seconds East, 468.12 feet and South 89 Degrees 38 Minutes 04 Seconds East, 1744.43 feet from the Southwest corner of said 590.334 acre tract;

THENCE North 09 Degrees 30 Minutes 26 Seconds West, a distance of 179.66 feet to a 1/2" iron pin set for the Northwest corner of the herein described tract;

THENCE North 80 Degrees 29 Minutes 34 Seconds East, a distance of 405.60 feet to a 1/2" iron pin set for the Northeast corner of the herein described tract and being in the West right of way line of a 60' Private Road;

THENCE South 09 Degrees 30 Minutes 26 Seconds East along said West right of way line, a distance of 203.26 feet to a 1/2" iron pin set for the beginning of a curve to the right, having a radius of 270.00 feet;

THENCE along said curve to the right and along said west right of way line, an arc distance of 46.52 feet, to a 1/2" iron pin set in the north right of way line of said road for end of said curve and southeast corner of the herein described tract;

THENCE North 89 Degrees 38 Minutes 04 Seconds West along the said North right of way line, a distance of 407.64 feet to the POINT OF BEGINNING, and containing 2.000 acres of land, more or less.

(AKA Lot 213, Hills of Oliver Creek, Phase-II, an unrecorded subdivision situated in Wise County, Texas)

The Company is prohibited from insuring the area or quantity of land described herein. Therefore, the Company does not represent that the acreage or square footage calculations are correct. References to quantity are for informational purposes only.

POSTED
AT 12:45 o'clock P M

SEP 09 2019

SHERRY DEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ DEPUTY
Vicky Gaona

C&M No. 44-19-0811/ FILE NOS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

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 June 08, 2006 and recorded under Vol. 1694, Page 706, or Clerk's File No. 389377, in the real property records of WISE County Texas, with Timothy J. Skidmore and Cindy F. Skidmore, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc. as Nominee for Homecomings Financial Network, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Timothy J. Skidmore and Cindy F. Skidmore, husband and wife securing payment of the indebtedness in the original principal amount of $73,000.00 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 Timothy J. Skidmore. Ditech Financial LLC 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. Ditech Financial LLC is acting as the Mortgage Servicer for the Mortgagee. Ditech Financial LLC, is representing the Mortgagee, whose address is: PO Box 12740, Tempe, AZ 85284-0046.

Legal Description:
BEING A 2.20 ACRE TRACT IN THE T. & P.R.R. CO. SURVEY, SECTION 45, ABSTRACT NO. 849, WISE COUNTY, TEXAS, ALSO BEING PART OF A CERTAIN CALLED 11.805 ACRE TRACT DESCRIBED IN INSTRUMENT RECORDED IN VOLUME 289 PAGE 511, REAL RECORDS, WISE COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

SALE INFORMATION

Date of Sale: 10/01/2019 **Earliest Time Sale Will Begin: 1:00 PM**

Location of Sale: **The place of the sale shall be: WISE** County Courthouse, Texas at the following location: On the southeast porch of the Wise County Courthouse steps, 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.**

4704426

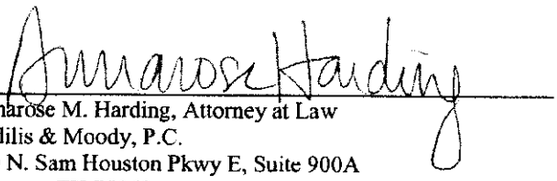
The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Denise Boerner, Brenda Wiggs, Donna Stockman, Guy Wiggs, David Stockman, Tim Lewis, Michelle Schwartz, Kathy Arrington, Thomas Delaney, Danya Gladney or Aaron Demuth as Substitute Trustee.**

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

Executed on this the 5th day of September, 2019.



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

Posted and filed by:_____

Printed Name: _____

C&M No. 44-19-0811

EXHIBIT "A"

BEING a 2.20 acre tract in the T. & P.R.R. CO. SURVEY, Section 45, Abstract Number 849, Wise County, Texas, also being part of a certain called 11.805 acre tract described in instrument recorded in Volume 289, Page 511, Real Records, Wise County, Texas, being described by metes and bounds as follows:

BEGINNING at a 1/2" iron rod found in the Easterly R.O.W. of County Road #3581 for the Northwest corner of said 11.805 acre tract;
THENCE South 73 degrees 43 minutes 13 seconds East with a North line of said 11.805 acre tract a distance of 756.54 feet to a 1/2" iron rod found for a corner of said 11.805 acre tract;
THENCE South 51 degrees 24 minutes 43 seconds East with a North line of said 11.805 acre tract a distance of 63.50 feet to a point in a creek for the Northeast corner of said 11.805 acre tract;
THENCE South 07 degrees 02 minutes 11 seconds West with an East line of said 11.805 acre tract and said creek a distance of 94.61 feet to a point in said creek for a corner;
THENCE North 73 degrees 43 minutes 13 seconds West passing a 1/2" iron rod with a red plastic cap stamped STEADHAM REFERENCE set at a distance of 90.56 feet, in all a distance of 832.06 feet to a 1/2" iron rod with a yellow plastic cap stamped STEADHAM R.P.L.S. 4281 set in said Easterly R.O.W. for a corner in the West line of said 11.805 acre tract;
THENCE North 17 degrees 03 minutes 25 seconds East with said R.O.W. a distance of 117.50 feet to the POINT OF BEGINNING and containing 2.20 acres of land, more or less.

ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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 SUBSTITUTE TRUSTEE'S SALE

WHEREAS, JAMES MORGAN AND CHERYL MORGAN, HUSBAND AND WIFE delivered that one certain Deed of Trust dated JULY 21, 2017, which is recorded in INSTRUMENT NO. 201709656 of the real property records of WISE County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of $57,350.00 payable to the order of JAMES B. NUTTER & COMPANY, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

WHEREAS, JAMES B. NUTTER & COMPANY, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

NOTICE IS HEREBY GIVEN that on Tuesday, OCTOBER 1, 2019, beginning at 1:00 PM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 30, BLOCK 2, PRAIRIE VIEW ESTATES - PHASE TWO, AN ADDITION TO WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT CABINET B, SECTION 161, PLAT RECORDS OF WISE COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of WISE County, Texas, for such sales (OR AT SOUTHEAST PORCH OF THE COURTHOUSE).

NOTICE IS FURTHER GIVEN that the address of JAMES B. NUTTER & COMPANY, the Mortgagee or Mortgage Servicer, is P.O. BOX 10346, KANSAS CITY, MISSOURI 64171. Pursuant to the Texas Property Code, the Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale.

Dated: SEPTEMBER 9, 2019.

SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR DAVID STOCKMAN
OR DONNA STOCKMAN OR BRENDA WIGGS OR
DENISE BOERNER OR GUY WIGGS OR TIM LEWIS
OR MICHELLE SCHWARTZ OR KATHY ARRINGTON

FILE NO.: JBN-2684
PROPERTY: 280 LONE TREE LN
DECATUR, TX 76234

ESTATE OF JAMES MORGAN

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3610 NORTH JOSEY LANE, SUITE 206
CARROLLTON, TEXAS 75007
Tele: (972) 394-3086
Fax: (972) 394-1263

POSTED
AT 12:45 o'clock P M

SEP 09 2019

SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By Vicky Gaona DEPUTY
Vicky Gaona

124 DODGE CITY COURT
NEWARK, TX 76071

00000008549313

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: October 01, 2019

   Time: The sale will begin at 1:00 PM or not later than three hours after that time.

   Place: THE DOOR OF THE FIRST FLOOR IN THE SOUTHEAST CORNER OF THE WISE COUNTY COURTHOUSE 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 December 16, 2016 and recorded in Document CLERKS FILE NO 201613292 real property records of WISE County, Texas, with TYLER MCCOY AND ELESIA MCCOY, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (''MERS'') AS NOMINEE, mortgagee.

4. **Obligations Secured**. Deed of Trust or Contract Lien executed by TYLER MCCOY AND ELESIA MCCOY, securing the payment of the indebtednesses in the original principal amount of $186,767.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC 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. PENNYMAC LOAN SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD
SUITE 200
WESTLAKE VILLAGE, CA 91361

POSTED
AT 12:45 o'clock P M

SEP 09 2019

SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ DEPUTY
Vicky Gaona

NTSS00000008549313

124 DODGE CITY COURT
NEWARK, TX 76071

00000008549313

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 herby remove the original trustee and all successor substitute trustees and appoints in their steed RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, IRENE LINDSAY, PATRICK ZWIERS, DANA KAMIN, LISA BRUNO, RONDA TYLER, ANGIE USELTON, KRISTOPHER HOLUB, DONNA STOCKMAN, BRENDA WIGGS, DENISE BOERNER, GUY WIGGS, DAVID STOCKMAN, MICHELLE SCHWARTZ, OR TIM LEWIS 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.

Shawnika Harris

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

_____

Declarants Name:_____

Date:_____

124 DODGE CITY COURT
NEWARK, TX 76071

00000008549313

00000008549313

WISE

[redacted]

LOT 101R, BLOCK B, CHISHOLM SPRINGS SUBDIVISION ("CHISHOLM SPRINGS SUBDIVISION"), LOCATED IN WISE COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET C, SLIDE 177-179, (REFILED IN CABINET C, SLIDE 184-186), MAP RECORDS OF WISE COUNTY, TEXAS.

TOGETHER WITH THE RIGHT OF INGRESS AND EGRESS OVER AND ACROSS LOT 1R, BLOCK A, CHISHOLM SPRINGS SUBDIVISION ("CHISHOLM SPRINGS SUBDIVISION"), LOCATED IN WISE COUNTY TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET C, SLIDE 177-179, (REFILED IN CABINET C, SLIDE 184-186) (RE-PLATTED IN CABINET C, SLIDE 271-272 AS TO PORTIONS OF BLOCK F) IN THE MAP RECORDS OF WISE COUNTY, TEXAS.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OF THE FOLLOWING INFORMATION FROM THIS INSTRUMENT BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVERS LICENSE NUMBER.

STATE OF TEXAS

COUNTY OF Wise

COPY

KNOW ALL MEN BY THESE PRESENTS

WHEREAS, on **June 3, 1999, Troy Smith and Christine Smith,** as grantor(s) executed a Deed of Trust, conveying to JCEF Limited, A Limited Liability Company, transferred by Assignment of Lien to **Debbie Clay**, filed in **Deed Records, Wise County, Texas,** certain real property located in the County of **Wise,** State of Texas, and being more particularly described as **Lot 18, Coyote Ridge, Phase Two, more specifically described in Exhibit A attached hereto and made a part hereof for all intents and purposes,** to secure payment of one certain Real Estate Note in the amount of, **$27,000.00** (the note), the Deed of Trust being recorded in Deed Records, **Wise County**, Texas, in **Volume 875, Page 823.** WHEREAS, (I) default has occurred in the payment of the Note secured by the Deed of Trust and/or in the performance of the covenants, agreements, and conditions set forth in the Deed of Trust, and (ii) the sums due and payable under the Note and the Deed of Trust are now wholly due and payable, and (iii) owner and holder of the Note, pursuant to the Deed of Trust has requested the undersigned to sell the property and satisfy the note, the proceeds of such sale to be applied in accordance with the provisions of the Deed of Trust; and

WHEREAS, the undersigned **Substitute Trustee**, acting upon the request of **Debbie Clay**, by these presents is hereby posting, filing and giving notice of the foreclosure of the Deed of Trust and lien thereof in accordance with §51.002 of the Texas Property Code and the terms and provisions of the Deed of Trust.

NOW, THEREFORE, the undersigned, the **Substitute Trustee** as aforesaid, does hereby give notice that after due publication of this notice as required by law and the Deed of Trust, will sell the Property at Public Venue to the highest bidder, or bidders, for cash, at a time no earlier than **10:00 a.m.** and not later than **1:00 p.m.** on the first Tuesday in October, 2019 at the **Wise County Courthouse, Decatur, Texas.** The same being **October 1, 2019, At the southeast entrance of the Courthouse, 101 N. Trinity, in the City of Decatur, Texas.**

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVIING 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.

In Witness Whereof, this notice of **Substitute Trustee's Sale** has been executed on September 4, 2019.

Emory Russell

Emory Russell
Substitute Trustee

After Filing Return To:
Debbie Clay
8659 White Settlement Rd.
Fort Worth, Texas 76108

POSTED
AT 9:37 o'clock A M

SEP 04 2019

SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By Michele Farrell DEPUTY

GF#98-13384
SELLER: JCEF LIMITED, A LIMITED LIABILITY COMPANY
BUYER: TROY SMITH AND CHRISTINE SMITH
PROPERTY: TRACT #18, COYOTE RIDGE, PHASE 2, (AN UNRECORDED SUBDIVISION) BEING 2.000 ACRES MORE OR LESS OUT OF THE M.E.P. & P.R.R. CO., SURVEY ABSTRACT #633, WISE COUNTY, TEXAS.

E X H I B I T "A"
(WCTC GF#98-13384)

Being a 2.000 acre tract of land out of the M.E.P. & P.R.R. Co. Survey, Abstract #633, situated in Wise County, Texas, and being a portion of that certain 350.066 acre tract in the A.J. Walker Survey, Abstract #861 and the M.E.P. & P.R.R. Co. Survey, Abstract #633, as conveyed to JCEF LIMITED, in Volume 538, Page 738, Real Records, Wise County, Texas, and being described by metes and bounds as follows:

BEGINNING at a 1/2" iron pin set in the east line of said 350.066 acre tract and in the west line of a 590.334 acre tract, as recorded in Volume 664, Page 238, Real Records, Wise County, Texas, for the southeast corner of the herein described tract and being North 00° 49′ 41" East, 514.59 feet, from the most easterly southeast corner of said 350.066 acre tract;
THENCE North 89° 10′ 19" West, a distance of 573.25 feet, to a 1/2" iron pin set in the east right-of-way line of a 60′ private road, for the southwest corner of the herein described tract;
THENCE North 00° 49′ 41" East, along the said east right-of-way line, a distance of 151.98 feet, to a 1/2" iron pin set for the northwest corner of the herein described tract;
THENCE South 89° 10′ 19" East, a distance of 573.25 feet to a 1/2" iron pin set, in the common line of said 350.066 and 590.334 acre tracts, for the northeast corner of the herein described tract;
THENCE South 00° 49′ 41" West, along the said common line, a distance of 151.98 feet to the Point of Beginning and containing 2.000 acres of land.

(ALSO KNOWN AS - LOT 18, COYOTE RIDGE, PHASE TWO, AN UNRECORDED SUBDIVISION.)



Christine Smith

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OF THE FOLLOWING INFORMATION FROM THIS INSTRUMENT BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVERS LICENSE NUMBER.

STATE OF TEXAS

COUNTY OF Wise

COPY

KNOW ALL MEN BY THESE PRESENTS

WHEREAS, on **December 8, 2009, Angela Bennet,** as grantor(s) executed a Deed of Trust, conveying to Kristi K. Frazier Special Needs Trust, transferred by Assignment of Lien to **KKF Supplemental Trust**, filed in **Deed Records, Wise County, Texas,** certain real property located in the County of **Wise,** State of Texas, and being more particularly described as **Lot 14, Cottondale, more specifically described in Exhibit A attached hereto and made a part hereof for all intents and purposes,** to secure payment of one certain Real Estate Note in the amount of, **$26,942.40** (the note), the Deed of Trust being recorded in Deed Records, **Wise County**, Texas, in **Volume 2114, Page 845.** WHEREAS, (I) default has occurred in the payment of the Note secured by the Deed of Trust and/or in the performance of the covenants, agreements, and conditions set forth in the Deed of Trust, and (ii) the sums due and payable under the Note and the Deed of Trust are now wholly due and payable, and (iii) owner and holder of the Note, pursuant to the Deed of Trust has requested the undersigned to sell the property and satisfy the note, the proceeds of such sale to be applied in accordance with the provisions of the Deed of Trust; and

WHEREAS, the undersigned **Substitute Trustee**, acting upon the request of **KKF Supplemental Trust**, by these presents is hereby posting, filing and giving notice of the foreclosure of the Deed of Trust and lien thereof in accordance with §51.002 of the Texas Property Code and the terms and provisions of the Deed of Trust.

NOW, THEREFORE, the undersigned, the **Substitute Trustee** as aforesaid, does hereby give notice that after due publication of this notice as required by law and the Deed of Trust, will sell the Property at Public Venue to the highest bidder, or bidders, for cash, at a time no earlier than **10:00 a.m.** and not later than **1:00 p.m.** on the first Tuesday in October, 2019 at the **Wise County Courthouse, Decatur, Texas.** The same being **October 1, 2019, At the southeast entrance of the Wise County Courthouse, 101 N. Trinity, in the City of Decatur, Texas.** **ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVIING 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.**

In Witness Whereof, this notice of **Substitute Trustee's Sale** has been executed on September 4, 2019.

Emory Russell

Emory Russell
Substitute Trustee

After Filing Return To:
KKF Supplemental Trust
8659 White Settlement Rd.
Fort Worth, Texas 76108

POSTED
AT 9:37 o'clock A M

SEP 04 2019

SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By Michele Fennell DEPUTY

EXHIBIT "A"

BEING a 5.000 acre tract of land out of Block 73, LOWER MATAGORDA SCHOOL LAND SURVEY, ABSTRACT NO. 534, situated in Wise County, Texas, and being a portion of that certain 156.267 acre tract of land in said survey, as conveyed to Audra Frazier, Trustee, in Volume 566, Page 8, Real Records, Wise County, Texas, and this tract being described by metes and bounds as follows:

BEGINNING at a ½" iron pin set in the occupied East right of way line of a North-South county road for the Northwest corner of the herein described tract, and said iron pin being South 89°42'18" East, 30.00 feet and South 00°35'08" West, 897.16 feet from the Northwest corner of said Frazier tract;

THENCE South 89°42'18" East a distance of 971.07 feet to a ½" iron pin set for the Northeast corner of the herein described tract;

THENCE South 00°35'08" West a distance of 224.29 feet to a ½" iron pin set for the Southeast corner of the herein described tract;

THENCE North 89°42'18" West a distance of 971.07 feet to a ½" iron pin set in the East right of way line of said county road for the Southwest corner of the herein described tract;

THENCE North 00°35'08" East along the East right of way line of said county road, a distance of 224.29 feet to the POINT OF BEGINNING, and containing 5.000 acres of land.

(AKA LOT 14, COTTONDALE ESTATES, an unrecorded subdivision situated in Wise County, Texas.)

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

NOTICE OF FORECLOSURE SALE BY SUBSTITUTE TRUSTEE

Lien Holder: Fort Worth Area Habitat for Humanity, Inc.

Debt/Owner: Charolett Schmerber

Property to be Sold: The property to be sold is described as follows:

Lot 2R, Block 184 Tarlton Addition, an addition to the City of Decatur, Wise County, Texas, as shown on Plat recorded in Plat Cabinet D, Slide 46, Plate Records of Wise County, Texas.

Also known as:
202 W. Oak St.
Decatur, TX 76234

Lien: That certain Deed of Trust dated July 25, 2014, by and between Debtor/Owner, as Grantor; Lien Holder, as Beneficiary; and David C. Young, as Trustee, to secure all payments and other obligations listed therein and contained in that certain Real Estate Lien Note of same date, in the principal amount of $64,781.84. Instrument # 201407578, Real Property Records of Wise County, Texas.

Indebtedness: The entire outstanding principal balance owed under the above referenced note and deed of trust, plus any additional fees, and dues incurred.

Substitute Trustee: Amanda Ward, Mortgage Portfolio Manager for Fort Worth Area Habitat for Humanity, Inc. ("Habitat"), pursuant to that certain Appointment of Substitute Trustee filed herewith.

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

Date: October 1, 2019, which is at least 21 days after the date of this notice

Time: The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter. The sale will be completed by no later than 4:00 P.M.

Place: Wise County Courthouse in Decatur, Texas, at the following location: The door of the first floor in the Southeast Corner of the Wise County Courthouse. (The Southeast Porch of the Courthouse Steps). 101 ½ North Trinity, Decatur, Texas, or the place as designated by the County Commissioners of Wise County, Texas, 21 days prior to the posting of this notice.

POSTED
AT 4:10 o'clock P M
SEP 3 2019
SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ DEPUTY
Vicky Geene

Type of Sale: The sale is a non-judicial lien foreclosure sale being conducted pursuant to that certain Deed of Trust dated July 25, 2014, by and between Debtor/Owner, as Grantor; Lien Holder, as Beneficiary; and David C. Young, as Trustee, to secure all payments and other obligations listed therein and contained in that certain Real Estate Lien Note of same date, in the principal amount of $64,781.84.

Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash, subject to Texas law and the relevant instruments permitting the Lien Holder to have the bid credited to the sales price up to the amount of the unpaid dept secured by its lien against the Property at the time of sale. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property will is sold. 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

SIGNED of this the 14th of August 2019.

Fort Worth Area Habitat for Humanity, Inc.

Amanda Ward

Amanda Ward, Substitute Trustee

STATE OF TEXAS §

§

COUNTY OF TARRANT §

This instrument was acknowledged before me by Amanda Ward, Substitute Trustee, for and on behalf of Fort Worth Area Habitat for Humanity, Inc. for the purposes and consideration set forth above on the 14th of August 2019.

Elsa Arrata

Notary Public in the State of Texas

ELSA ARRATA
NOTARY PUBLIC
ID# 131442189
State of Texas
Comm. Exp. 02-08-2022

AFTER RECORDING, PLEASE RETURN TO:

Fort Worth Area Habitat for Humanity, Inc.
9333 N. Normandale St.
Fort Worth, TX 76116

Notice of Foreclosure Sale

POSTED
AT 1:15 o'clock P M
AUG 27 2019
SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By Sarah Enochs DEPUTY
Sarah Enochs

August 27, 2019

Deed of Trust ("Deed of Trust"):

Dated:	February 13, 2009
Grantor:	Bobby Cross and Kimberly Lynn Cross
Trustee:	Brock Smith
Lender:	Benny Simmons and Trisha Simmons
Recorded in:	Volume 2027, Page 675 of the real property records of Wise County, Texas
Legal Description:	SEE EXHIBIT "A"
Secures:	Promissory Note ("Note") in the original principal amount of $54,500.00, executed by Bobby Cross and Kimberly Lynn Cross ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date:	Tuesday, October 1, 2019
Time:	The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 A.M. and not later than three hours thereafter.
Place:	East steps of the Wise County Courthouse or other place designated by the Wise County Commissioners Court
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 Benny Simmons and Trisha Simmons's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Benny Simmons and Trisha Simmons, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Benny Simmons and Trisha Simmons's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Benny Simmons and Trisha Simmons's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Benny Simmons and Trisha Simmons passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Benny Simmons and Trisha Simmons. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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, Substitute 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 Substitute Trustee.

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

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

Charles R. Tibbels
Substitute Trustee
P.O. Box 207
Decatur, TX 76234
Telephone (940) 627-0006
Fax (940) 627-0016
charlie@cartib.com

METES & BOUNDS
1.000 ACRES
141 PRIVATE ROAD NUMBER 4521

FIELD NOTES to all that certain lot, tract or parcel of land in the **MARGARET SWIFT SURVEY, ABSTRACT NUMBER 740**, Wise County, Texas, and being part of that certain called 74.4 acre tract of land described in the deed recorded in Volume 375, Page 497, of the Deed Records Wise County, Texas, the subject tract being more particularly described as follows;

BEGINNING at a 3/8-inch iron rod found in a fence line, for the Northeast corner of the herein described tract of land, from which a 1-inch pipe found for reference to the Northwest corner of said 74.4 acre tract of land bears North 15 Degrees 20 Minutes 37 Seconds West a distance of 658.76 feet;

THENCE South 01 Degrees 21 Minutes 28 Seconds East passing at a distance of 217.45 feet a 3/8-inch iron rod found, continuing on said course a total distance of 237.14 feet to a point for corner, same being the Southeast corner of the herein described tract of land;

THENCE South 88 Degrees 13 Minutes 42 Seconds West a distance of 190.38 feet to a point for corner in a fence line for the Southwest corner of the herein described tract of land, from which a 3/8-inch iron rod found bears North 24 Degrees 15 Minutes 24 Seconds West a distance of 20.04 feet;

THENCE North 01 Degrees 49 Minutes 45 Seconds East along or near a fence a distance of 237.61 feet to a 4-inch wood fence post for corner, same being the Northwest corner of the herein described tract of land, from which a 3/8-inch iron rod found bears North 89 Degrees 12 Minutes 00 Second West a distance of 11.17 feet;

THENCE North 88 Degrees 13 Minutes 48 Seconds East along or near a fence a distance of 177.17 feet to the **POINT OF BEGINNING** and enclosing 1.000 acres of land more or less, together with the following described centerline of an Ingress and Egress Easement;

BEGINNING at a point for corner in or near the centerline of an asphalt road under apparent public use posted as County Road Number 4522, from which the Northeast corner of said 74.4 acre tract of land bears North 86 Degrees 38 Minutes 30 Seconds West a distance of 8.09 feet, and a 1-inch pipe found for reference to the Northwest corner of said 74.4 acre tract of land bears North 89 Degrees 36 Minutes 21 Seconds West a distance of 448.35 feet;

THENCE South 02 Degrees 59 Minutes 51 Seconds East along or near the centerline of an asphalt drive a distance of 397.75 feet to a point for corner in said asphalt drive;

THENCE South 11 Degrees 29 Minutes 02 Seconds West along or near the centerline of said asphalt drive a distance of 231.16 feet to a point for corner in said asphalt drive;

THENCE South 80 Degrees 43 Minutes 48 Seconds West a distance of 243.19 feet to the point of terminus in the East line of the above described 1.000 acre tract of land.



NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
9/30/2005

Grantor(s)/Mortgagor(s):
ERIC FLETCHER AND SPOUSE, BRANDY FLETCHER

Original Beneficiary/Mortgagee:
NORTHWOOD CREDIT, INC. D/B/A NORTHWOOD MORTGAGE, INC.

Current Beneficiary/Mortgagee:
Wells Fargo Bank, N.A.

Recorded in:
Volume: 1606
Page: 385
Instrument No: 376921

Property County:
WISE

Mortgage Servicer:
Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
1 Home Campus, MAC 2301-04C,
West Des Moines, IA 50328

Legal Description: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

Date of Sale: 10/1/2019 **Earliest Time Sale Will Begin:** 1:00PM

Place of Sale of Property: Wise County Courthouse, 101 N. Trinity Street, Decatur, TX 76234 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.

Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Irene Lindsay, Patrick Zwiers, Dana Kamin, Lisa Bruno, Ronda Tyler, Angie Uselton, Kristopher Holub, Guy Wiggs, Denise Boerner, Brenda Wiggs, Donna Stockman, David Stockman, Tim Lewis, Kathy Arrington or Michelle Schwartz
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

POSTED
AT 11:58 o'clock A M
AUG 08 2019
SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By DEPUTY
Vicky Gaone

MH File Number: TX-19-70570-POS
Loan Type: FHA

TX-19-70570-POS

Exhibit A

BEING part of the JOHN H. LONGLEY SURVEY, PATENT NO. 309, Volume 12, Patented January 14, 1901, in Volume 54, Page 34, ABSTRACT NO. 522, WISE County, Texas; embracing 2.000 acres of the 151 acres tract described in the deed to C.B. Truitt, recorded in Volume 131, Page 594, of the Deed Records, WISE County, Texas; being bounded on the North by County Road 2845.

BEGINNING at a 6-inch wood fence post in the South line of said County Road 2845 and in the North line of said 151 acres tract, from which the Northwest corner of said original called 151 acre tract bears West 729.50 feet;

THENCE East, along the South line of said County Road 2845, and along the North line of said 151 acres tract, a distance of 200.00 feet to a 5/8" iron rod set for a corner;

THENCE South, a distance of 435.60 feet to a 5/8" iron rod set for a corner;

THENCE West, a distance of 200.00 feet to a 5/8" iron rod set for a corner;

THENCE North, a distance of 435.60 feet to the POINT OF BEGINNING, and containing 87,120 square feet or 2.000 acres of land, more or less.

412 COUNTY RD 4191
DECATUR, TX 76234

00000007973498

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: October 01, 2019

   Time: The sale will begin at 1:00 PM or not later than three hours after that time.

   Place: THE DOOR OF THE FIRST FLOOR IN THE SOUTHEAST CORNER OF THE WISE COUNTY COURTHOUSE 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 August 17, 2010 and recorded in Document CLERK'S FILE NO. 2010-61287, AS AFFECTED BY MODIFICATIONS ON CLERK'S FILE NO.'S 201506864 & 201710566 real property records of WISE County, Texas, with ROBERT D WRIGHT AND LOURISSA WRIGHT, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ROBERT D WRIGHT AND LOURISSA WRIGHT, securing the payment of the indebtednesses in the original principal amount of $132,597.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MID AMERICA MORTGAGE, INC. 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. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452

POSTED
AT 10:23 o'clock A M
JUL 25 2019
SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ DEPUTY
Sarah Enochs

412 COUNTY RD 4191
DECATUR, TX 76234

00000007973498

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 herby remove the original trustee and all successor substitute trustees and appoints in their steed DENISE BOERNER, BRENDA WIGGS, DONNA STOCKMAN, GUY WIGGS, DAVID STOCKMAN, TIM LEWIS, KATHY ARRINGTON OR MICHELLE SCHWARTZ 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.

Shawnika Harris

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

_____

Declarants Name:_____

Date:_____

412 COUNTY RD 4191
DECATUR, TX 76234

00000007973498

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WISE

EXHIBIT "A"

LOT 17, OF SOUTH MEADOWS ADDITION, PHASE 2, AN ADDITION TO WISE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET A, SECTION 212, OF THE PLAT RECORDS OF WISE COUNTY, TEXAS

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Date:	10/19/2017
Grantor(s):	ROGER TUPPER, AN UNMARRIED MAN
Original Mortgagee:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR QUICKEN LOANS INC., ITS SUCCESSORS AND ASSIGNS
Original Principal:	$125,085.00
Recording Information:	Instrument 201712629
Property County:	Wise
Property:	LOT 2, BLOCK 10, SHALE CREEK PHASE 2B, AN ADDITION IN WISE COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET C, SLIDE 555, PLAT RECORDS, WISE COUNTY, TEXAS.
Reported Address:	12508 NICHOLAS PL, RHOME, TX 76078-6063

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee:	Quicken Loans Inc.
Mortgage Servicer:	Quicken Loans Inc.
Current Beneficiary:	Quicken Loans Inc.
Mortgage Servicer Address:	1050 Woodward Ave., Detroit, MI 48226

SALE INFORMATION:

Date of Sale:	Tuesday, the 1st day of October, 2019
Time of Sale:	1:00PM or within three hours thereafter.
Place of Sale:	AT THE SOUTHEAST PORCH OF THE COURTHOUSE STEPS in Wise County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Wise County Commissioner's Court.
Substitute Trustee(s):	Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Irene Lindsay, Patrick Zwiers, Dana Kamin, Lisa Bruno, Ronda Tyler, Angie Uselton, Kristopher Holub, Guy Wiggs, Denise Boerner, Brenda Wiggs, Donna Stockman, David Stockman, Tim Lewis, Michael Burns, Bradley Conway, Tori Jones, 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 Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Irene Lindsay, Patrick Zwiers, Dana Kamin, Lisa Bruno, Ronda Tyler, Angie Uselton, Kristopher Holub, Guy Wiggs, Denise Boerner, Brenda Wiggs, Donna Stockman, David Stockman, Tim Lewis, 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. Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Irene Lindsay, Patrick Zwiers, Dana Kamin, Lisa Bruno, Ronda Tyler, Angie Uselton, Kristopher Holub, Guy Wiggs, Denise Boerner, Brenda Wiggs, Donna Stockman, David Stockman, Tim Lewis, 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.

Very truly yours,

Bonial & Associates, P.C.

POSTED
AT 10:25 o'clock A M
AUG 22 2019
SHERRY LEMON, COUNTY CLERK
WISE COUNTY, TEXAS
By _____ DEPUTY
Vicky Gaona

A