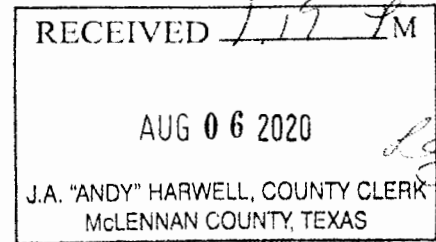


A

Carrington Foreclosure Services, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 20-24972



**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**WHEREAS**, on 8/9/2018, RICHARD B ENNIS, A SINGLE MAN, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of ALLAN B POLUNSKY, as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS BENEFICIARY, AS NOMINEE FOR CARRINGTON MORTGAGE SERVICES, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$60,153.00, payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS BENEFICIARY, AS NOMINEE FOR CARRINGTON MORTGAGE SERVICES, LLC, which Deed of Trust is Recorded on 8/15/2018 as Volume 2018028932, Book , Page , in McLennan County, Texas. Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**BEING THE SOUTH 55 FEET OF LOT 9 AND THE NORTH 20 FEET OF LOT 8 IN BLOCK 4 OF THE PASSMORE ADDITION TO THE CITY OF WACO, McLENNAN COUNTY, TEXAS ACCORDING TO THE PLAT OF SAID ADDITION RECORDED IN VOLUME 692, PAGE 366.**

Commonly known as: **611 SPENCER ST, WACO, TX 76705**

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

**WHEREAS**, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **10/6/2020 at 10:00 AM**, or no later than three (3) hours after such time, in **McLennan County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE McLENNAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

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



4725897

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

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

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

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

WITNESS, my hand this 8/5/2020

WITNESS, my hand this 8-6-2020

Monica Sandoval

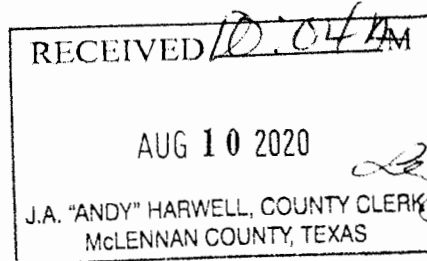
By: Monica Sandoval, Trustee Sale Specialist,  
Team Lead  
Carrington Foreclosure Services, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer  
1500 South Douglass Road, Suite 150  
Anaheim, CA 92806



By: Substitute Trustee(s)  
Donna Stockman, Brenda Wiggs, Guy Wiggs,  
David Stockman, Russell Stockman, Michelle  
Schwartz, Denise Boerner, Tim Lewis or Kathy  
Arrington  
C/O Carrington Foreclosure Services, LLC  
1500 South Douglass Road, Suite 150  
Anaheim, CA 92806

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

923 WOODLAKE LN  
AXTELL, TX 76624



**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 06, 2020

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

Place: THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE McLENNAN 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 April 29, 1994 and recorded in Document VOLUME 1683, PAGE 261; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2019037875 real property records of McLENNAN County, Texas, with DAVID L HALL AND CHASSIE N HALL, grantor(s) and JIM WALTER HOMES, INC., mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by DAVID L HALL AND CHASSIE N HALL, securing the payment of the indebtednesses in the original principal amount of \$47,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF NRZ INVENTORY TRUST 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. NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC d/b/a SHELLPOINT MORTGAGE SERVICING, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NEWREZ LLC F/K/A NEW PENN FINANCIAL, LLC d/b/a SHELLPOINT MORTGAGE SERVICING  
55 BEATTIE PLACE  
MAILSTOP 015  
GREENVILLE, SC 29601



923 WOODLAKE LN  
AXTELL, TX 76624

00000009055823

**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 DONNA STOCKMAN, TIM LEWIS, BRENDA WIGGS, DENISE BOERNER, DAVID STOCKMAN, GUY WIGGS, MICHELLE SCHWARTZ, OR KATHY ARRINGTON 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.



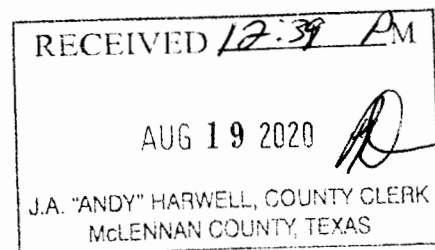
Israel Saucedo

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

\_\_\_\_\_  
Declarants Name: \_\_\_\_\_

Date: \_\_\_\_\_



## NOTICE OF FORECLOSURE SALE

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard 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. *Property to Be Sold.* The property to be sold is described as follows: BEING a 0.90 acre tract or parcel of land lying and being situated in the M. Martinez Grant, McLennan County, Texas, and being the same tract of land described as 0.900 acre in the deed to Sanda V. Racoti and Andrei Racoti recorded in Volume 1732, Page 275 of the McLennan county Deed Records, and being more particularly described as follows:

BEGINNING at the iron rod found marking the south corner of the beforementioned 0.900 acre tract in the northeast right-of-way line of South Old Robinson Road;

THENCE N 30' 00' 40" W (Base Bearing) along the lower southwest line of the beforementioned 0.900 acre tract, same being the beforementioned northeast right-of-way line of South Old Robinson Road, for a distance of 129.12 feet to an iron rod found for corner marking the lower west corner of the said 0.900 acre tract, (Record N 30' 00' 40" W 129.31 feet);

THENCE N 63' 37' 33" E along the lower northwest line of the beforementioned 0.900 acre tract for a distance of 144.32 feet to an iron rod set for corner at an interior ell corner of the said 0.900 acre tract, (Record N 63' 55' 00" E 144.42 feet);

THENCE N 27' 03' 28" W along the upper southwest line of the beforementioned 0.900 acre tract for a distance of 39.26 feet to a concrete monument found for corner marking the upper west corner of the said 0.900 acre tract, (Record N 26' 43' 55" E 39.54 feet);

THENCE N 63' 23' 51" E along the upper northwest line of the beforementioned 0.900 acre tract for a distance of 154.30 feet to a concrete monument found for corner marking the north corner of the said 0.900 acre tract, (Record N 63' 37' 37" E 154.51 feet);

THENCE S 08' 33' 26" E along the east line of the beforementioned 0.900 acre tract for a distance of 175.31 feet to an iron rod found for corner marking the east corner of the said 0.900 acre tract, (Record S 08' 17' 36" E 175.30 feet);

THENCE S 63' 10' 52" W along the southeast line of the beforementioned 0.900 acre tract for a distance of 236.33 feet to the PLACE OF BEGINNING containing 0.90 acre of land more or less, (Record S 63' 20' 00" W 236.07 feet).

2. *Instrument to Be Foreclosed.* The instrument to be foreclosed is the *Deed of Trust* recorded under Clerk's File Number 2013042578, Official Public Records of McLennan County, Texas.

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

Date: ~~September 1~~ <sup>October 6</sup>, 2020  
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: McLennan County Courthouse in Waco, Texas, at the following location:  
At the top of the outside steps to the second floor in front of the McLennan County Courthouse on Washington Avenue, Waco, McLennan County, Texas.

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

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

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

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

Pursuant to the deed of trust, the beneficiary 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the *Texas Property Code*, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any

substitute trustee. This sale will be conducted subject to the right of rescission contained in section 51.016 of the *Texas Property Code*.

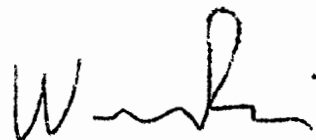
5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Kathy Lanell Biles. The real property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust.

6. *Obligations Secured.* The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to the promissory note in the original principal amount of \$85,866.00, executed by Kathy Lanell Biles, and payable to the order of Melissa R. Dumesnil, who is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Melissa R. Dumesnil.

7. *Default and Request to Act.* Default has occurred under the deed of trust, and the beneficiary has requested me, as trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated August 19, 2020.



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WALT FAIR, Trustee  
Attorney for Melissa R. Dumesnil  
State Bar Number 06781800  
1508 North Valley Mills Drive  
Waco, Texas 76710  
Telephone: (254) 772-6400  
Telecopier: (254) 772-6432

923 WOODLAKE LN  
AXTELL, TX 76624

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MCLENNAN

**EXHIBIT "A"**

FIELD NOTES OF 0.50 OF AN ACRE OF LAND IN SECTION 6 OF RANGE 1 OUT OF THE THOMAS DE LA VEGA GRANT IN MCLENNAN COUNTY, TEXAS AND BEING A PART OF A 3.6 ACRE TRACT CONVEYED TO GRADY WILLIAMS AND WIFE, LORETTA L. WILLIAMS AND RECORDED IN VOLUME 1446, PAGE 330 OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS AND BEING THE SAME 0.50 OF AN ACRE TRACT CONVEYED BY CHARLES VAN GRIFFIN AND WIFE BARBARA GRIFFIN TO MID STATE TRUST II AND RECORDED IN VOLUME 1663, PAGE 573 OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING AT A 1/2 STEEL PIN FOUND ON THE EAST MARGIN OF WOODLAKE LANE FOR THE NORTHWEST CORNER OF A 26.03 ACRE JIMMY LEE OLIVER TRACT, THENCE WITH THE EAST MARGIN OF WOODLAKE LANE AND THE WEST LINE OF THE SAID 26.03 ACRE JIMMY OLIVER TRACT, SOUTH 29 DEGREES 30' EAST, AT 167.17 FEET PASS THE NORTHWEST CORNER OF THE 3.60 ACRE GRADY WILLIAMS TRACT FOR A TOTAL DISTANCE OF 207.21 FEET A 1/2 INCH STEEL PIN FOUND FOR THE SOUTHWEST CORNER OF A 0.84 ACRE RUSSELL RANDANT TRACT AND THE NORTHWEST CORNER OF THE 0.50 ACRE CHARLES VAN GRIFFIN TRACT FOR THE POINT OF BEGINNING;

THENCE WITH THE SOUTH LINE OF THE SAID .84 ACRE RUSSELL RANDANT TRACT AND THE NORTH LINE OF THE 0.50 ACRE CHARLES VAN GRIFFIN TRACT, NORTH 63 DEGREES 11' 38" EAST FOR 175.00 FEET TO A 1/2 INCH STEEL PIN SET FOR THE NORTHEAST CORNER OF THE 0.50 ACRE CHARLES VAN GRIFFIN TRACT AND THE NORTHEAST CORNER OF THIS TRACT;

THENCE WITH THE EAST LINE OF THE SAID 0.50 ACRE CHARLES VAN GRIFFIN TRACT, SOUTH 29 DEGREES 35' 08" EAST 121.25 FEET TO A 1/2 INCH STEEL PIN SET IN THE SOUTH FENCE LINE OF THE SAID 3.60 ACRE TRACT FOR THE SOUTHEAST CORNER OF THE CHARLES VAN GRIFFIN TRACT;

THENCE WITH THE SOUTH FENCE LINE OF THE 3.60 ACRE TRACT AND THE SOUTH LINE OF THE 0.50 ACRE CHARLES VAN GRIFFIN TRACT, SOUTH 61 DEGREES 10' 46" WEST FOR 175.00 FEET TO A 1/2 INCH STEEL PIN FOUND ON THE EAST MARGIN OF WOODLAKE LANE FOR THE SOUTHWEST CORNER OF LINE 3.60 ACRE GRADY WILLIAMS TRACT AND FOR THE SOUTHWEST CORNER OF THE 0.50 ACRE CHARLES VAN GRIFFIN TRACT;

THENCE WITH THE EAST MARGIN OF WOODLAKE LANE, NORTH 26 DEGREES 30' WEST FOR 127.40 FEET TO THE POINT OF BEGINNING.



**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:** 11/10/2017  
**Grantor(s):** ANDREW LEE SALINAS, MARRIED ASHLEY SALINAS, MARRIED  
**Original Mortgagee:** DITECH FINANCIAL LLC  
**Original Principal:** \$61,000.00  
**Recording Information:** Instrument 2017040434  
**Property County:** McLennan  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 4004 SAN JOSE, WACO, TX 76705

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** U.S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, successor by merger to First Union National Bank as Trustee, for Mid-State Trust X

**Mortgage Servicer:** Shellpoint Mortgage Servicing

**Current Beneficiary:** U.S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, successor by merger to First Union National Bank as Trustee, for Mid-State Trust X

**Mortgage Servicer Address:** 55 Beattie Place, Suite 110, Greenville, SC 29601

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 6th day of October, 2020

**Time of Sale:** 10:00 AM or within three hours thereafter.

**Place of Sale:** AT THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE COURTHOUSE in McLennan County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the McLennan County Commissioner's Court, at the area most recently designated by the McLennan 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

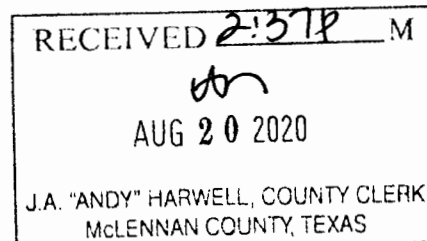
WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington, Michael Burns, 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. Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington, Michael Burns, 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):** Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington, Michael Burns, 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 McLennan County Clerk and caused it to be posted at the location directed by the McLennan County Commissioners Court.

By: \_\_\_\_\_

#### Exhibit "A"

BEING LOT 3, BLOCK 1, CARLTON ADDITION TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS AS PER PLAT IN VOLUME 512, PAGE 62 OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS.

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

RECEIVED 11:57A M  
JUL 23 2020  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS

**NOTICE OF FORECLOSURE SALE**

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

**1. Property to Be Sold.** The property to be sold is described as follows: LOT 8, BLOCK 2 OF THE FAIRVIEW ADDITION, TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 55, PAGE 372 OF THE DEED RECORDS OF MCLENNAN COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 06/01/2004 and recorded in Document 2004023885 real property records of McLennan County, Texas.

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

Date: 10/06/2020

Time: 10:00 AM

Place: McLennan County, Texas at the following location: THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE COURTHOUSE ON WASHINGTON ST. OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.


**4. Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

**5. Obligations Secured.** The Deed of Trust executed by ARTURO TREJO AND ROSA TREJO, provides that it secures the payment of the indebtedness in the original principal amount of \$87,750.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-R8 is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-R8 c/o PHH MORTGAGE CORPORATION, 1Mortgage Way, Mail Stop SV-22, Mt. Laurel, NJ 08054 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Order to Foreclose.** DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR AMERIQUEST MORTGAGE SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-R8 obtained a Order from the 170th District Court of McLennan County on 03/18/2020 under Cause No. 2020-210-4. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

**7. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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

  
Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Cori Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

Certificate of Posting

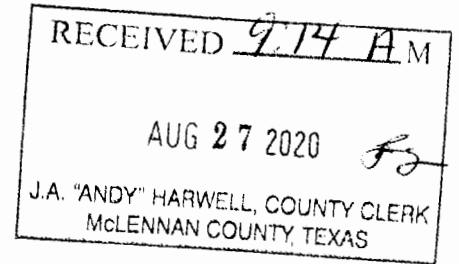
I am \_\_\_\_\_ whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on \_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office of the McLennan County Clerk and caused it to be posted at the location directed by the McLennan County Commissioners Court.

**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:** 05/08/2015  
**Grantor(s):** MAURQUETTE T. HOWARD, SINGLE  
**Original Mortgagee:** GREEN TREE SERVICING LLC  
**Original Principal:** \$50,000.00  
**Recording Information:** Instrument 2015016327  
**Property County:** McLennan  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 318 N WACO ST, MART, TX 76664



**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** U.S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, successor by merger to First Union National Bank as Trustee, for Mid-State Trust X  
**Mortgage Servicer:** Shellpoint Mortgage Servicing  
**Current Beneficiary:** U.S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, successor by merger to First Union National Bank as Trustee, for Mid-State Trust X  
**Mortgage Servicer Address:** 55 Beattie Place, Suite 110, Greenville, SC 29601

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 6th day of October, 2020  
**Time of Sale:** 10:00 AM or within three hours thereafter.  
**Place of Sale:** AT THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE COURTHOUSE in McLennan County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the McLennan County Commissioner's Court, at the area most recently designated by the McLennan 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 Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington, Michael Burns, 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. Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington, Michael Burns, 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):** Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington, Michael Burns, 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 McLennan County Clerk and caused it to be posted at the location directed by the McLennan County Commissioners Court.

By: \_\_\_\_\_

#### Exhibit "A"

LOT NO. NINE (9) IN BLOCK NO. 124 IN THE TOWN OF MART, MCLENNAN COUNTY, TEXAS.

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

1016 N. 32<sup>nd</sup> Street

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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**Date:** August 26, 2020

**Deed of Trust**

**Date:** September 10, 2004

**Grantor:** Rafael Agüero III, a single man

**Grantor's County:** McLennan County

**Beneficiary:** David Hoppenstein Family, Ltd.

**Beneficiary Mailing Address:** (including county)

P.O. Box 207, Waco, McLennan County, Texas 76703-0207

**Substitute Trustee:** Holly Dunlap

**Recording Information:**

Deed of Trust recorded September 10, 2004 as Instrument #MCC 2004036538 in the McLennan County Deed of Trust Records. Warranty Deed with Vendor's Lien recorded September 10, 2004 as Instrument #MCC 2004036537 in the Deed Records of McLennan County, Texas.

**Property:**

BEING Lot Five (5) in Block Thirty-Six (36) of the Huaco-Heights Addition to the City of Waco, McLennan County, Texas, and being the same property described in a Trustee's Deed from Howard Hoppenstein, Trustee, acting on behalf of Sylvia Naranjo, a femme sole to David Hoppenstein dated June 4, 1991 and recorded in Vol. 1720, Page 364 of the McLennan County Deed Records. Being also known and numbered as 1016 N. 32<sup>nd</sup> Street, Waco, Texas.

**Note**

**Date:** September 10, 2004

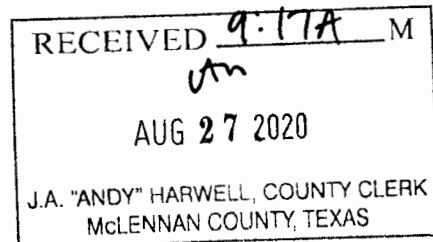
**Amount:** As stated therein

**Debtor:** Rafael Agüero III, a single man

**Holder:** David Hoppenstein Family, Ltd.

**Substitute Trustee:** Holly Dunlap

**Substitute Trustee Address:**



551 N. Valley Mills Dr., Waco, McLennan County, Texas 76710

**Date of Sale of Property (first Tuesday of month):** October 6, 2020

**Earliest Time of Sale of Property:** The sale shall begin no earlier than 12:00 NOON or no later than three hours thereafter. The sale shall be completed by no later than 4:00 P.M.

**Place of Sale of Property:** Being McLennan County Courthouse door off the second floor of the main steps of the courthouse facing Washington Avenue.

**Assert and protect your rights as a member of the Armed Forces of the United States. If you or your spouse is serving on active military duty, including Active Military Duty as a member of the Texas National Guard or a National Guard of another state or as a member of a reserve component of the Armed Forces of the United States, please send with notice of the Active Duty Military Service to the sender of this notice immediately. Sender is: Holly Dunlap, 551 N. Valley Mills Drive, Waco, McLennan County, Texas 76710.**

Because of default in performance of the obligations of the Deed of Trust and Appointment of Substitute Trustee, Holly Dunlap, 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 or within three hours after that time.

Holly Dunlap  
Holly Dunlap, Substitute Trustee

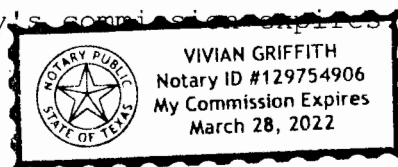
(Acknowledgment)

STATE OF TEXAS  
COUNTY OF McLENNAN

This instrument was acknowledged before me on the 26<sup>th</sup> day of August, 2020 by Holly Dunlap, Substitute Trustee.

Vivian Griffith  
Notary Public, State of Texas  
Notary's Name: Vivian Griffith  
Notary's commission expires

AFTER RECORDING RETURN TO:  
David Hoppenstein Family, Ltd.  
P.O. Box 207  
Waco, Texas 76703-0207



20-048123

RECEIVED 9 14 AM  
 AUG 27 2020  
 J.A. "ANDY" HARWELL, COUNTY CLERK  
 MCLENNAN COUNTY, TEXAS

**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)**

<b>Deed of Trust Date:</b> February 23, 2018	<b>Original Mortgagor/Grantor:</b> DAVID MALLOW
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NEW PENN FINANCIAL LLC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
<b>Recorded in:</b> <b>Volume:</b> n/a <b>Page:</b> n/a <b>Instrument No:</b> 2018006619	<b>Property County:</b> MCLENNAN
<b>Mortgage Servicer:</b> NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING	<b>Mortgage Servicer's Address:</b> 55 Beattie Place, Suite 110, MS#001, Greenville, SC 29601

\* 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 \$116,359.00, executed by DAVID MALLOW and payable to the order of Lender.

**Property Address/Mailing Address:** 210 S BOOTH ST, MART, TX 76664

**Legal Description of Property to be Sold:** BEING LOTS ELEVEN (11), TWELVE (12), THIRTEEN (13) AND FOURTEEN (14) IN BLOCK SEVENTY-ONE (71) OF THE WATSON ADDITION TO THE CITY OF MART, MCLENNAN COUNTY, TEXAS, AS PER PLAT RECORDED IN VOLUME 251, PAGE 388, OF THE MCLENNAN COUNTY DEED RECORDS.

<b>Date of Sale:</b> November 03, 2020	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** 501 Washington Avenue, Waco, TX 76701 THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE COURTHOUSE ON WASHINGTON ST.

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, *NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING*, the owner and holder of the Note, has requested Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 or Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington 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 *NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING* 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, Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 or Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington 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 Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 or Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington 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.



SUBSTITUTE TRUSTEE

Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington or Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Tim Lewis or Kathy Arrington, Trustee

c/o RAS CRANE, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia 30097; PH: (470)321-7112

**Notice of Substitute Trustee Sale**

T.S. #: 20-4274

RECEIVED *9:14 AM*  
AUG 27 2020  
J.A. "ANDY" HARWELL, COUNTY CLERK  
MCLENNAN COUNTY, TEXAS

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

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

Date: **10/6/2020**  
Time: The sale will begin no earlier than **10:00 AM** or no later than three hours thereafter.  
The sale will be completed by no later than **1:00 PM**  
Place: **McLennan** County Courthouse in **WACO**, Texas, at the following location: **THE TOP OF THE OUTSIDE STEPS TO THE SECOND FLOOR IN FRONT OF THE COURTHOUSE** OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

**Property To Be Sold** - The property to be sold is described as follows:

**SEE ATTACHED EXHIBIT A**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 6/15/2006 and is recorded in the office of the County Clerk of McLennan County, Texas, under County Clerk's File No 2006022068 recorded on 6/21/2006 of the Real Property Records of McLennan County, Texas.

921 PRESTON STREET  
WACO, TX 76704

Trustor(s):	<b>ADA NEAL and JOHNNY NEAL</b>	Original Beneficiary:	<b>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR AEGIS WHOLESALE CORPORATION, ITS SUCCESSORS AND ASSIGNS</b>
Current Beneficiary:	<b>WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE OF BOSCO CREDIT V TRUST SERIES 2012-1</b>	Loan Servicer:	<b>Franklin Credit Management Corporation</b>

T.S. #: 20-4274

Current **Kristopher Holub, Pamela Thomas, Jack Burns II, Dana Kamin, Angie Uselton, Aarti**  
Substituted **Patel, Garrett Sanders, Dylan Ruiz, Donna Stockman, Tim Lewis, Brenda Wiggs,**  
Trustees: **Denise Boerner, David Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington,**  
**Rick Snoke, Briana Young, Patricia Sanchez, Heather Smith, Tom Misteli, Prestige**  
**Default Services**

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.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by ADA M. NEAL AND HUSBAND, JOHNNY NEAL. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$10,000.00, executed by ADA M. NEAL AND HUSBAND, JOHNNY NEAL, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR AEGIS WHOLESALE CORPORATION, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ADA M. NEAL AND HUSBAND, JOHNNY NEAL to ADA NEAL and JOHNNY NEAL. WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE OF BOSCO CREDIT V TRUST SERIES 2012-1 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

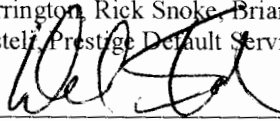
Questions concerning the sale may be directed to the undersigned or to the beneficiary:

**WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE OF BOSCO CREDIT V TRUST SERIES 2012-1**  
c/o **Franklin Credit Management Corporation**  
**101 Hudson Street, 25th Floor,**  
**Jersey City, New Jersey 07302**  
**201-604-1800**

T.S. #: 20-4274

Dated: 8-27-2020

Kristopher Holub, Pamela Thomas, Jack Burns II, Dana Kamin, Angie Uselton,  
Aarti Patel, Garrett Sanders, Dylan Ruiz, Donna Stockman, Tim Lewis, Brenda  
Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Michelle Schwartz,  
Kathy Arrington, Rick Snoke, Briana Young, Patricia Sanchez, Heather Smith,  
Tom Misteli, Prestige Default Services,



---

Prestige Default Services  
600 E John Carpenter Freeway, Suite 175  
Irving, Texas 75062  
Phone: (949) 427-2010  
Fax: (949) 427-2732

AFTER RECORDING, PLEASE RETURN TO:  
Prestige Default Services  
600 E John Carpenter Freeway, Suite 175  
Irving, Texas 75062  
Attn: Trustee Department

T.S. #: 20-4274

EXHIBIT A

BEING THE WEST OR NORTHWEST 40 FT. OF LOT 5, BLOCK 8, OF THE ASHBURN'S ADDITION TO THE CITY OF WACO, MCLENNAN COUNTY, TEXAS, PLAT OF SAID ADDITION BEING RECORDED IN VOLUME 77, PAGE 318 OF THE MCLENNAN COUNTY, TEXAS, DEED RECORDS.

BEGINNING AT A 1/2" DIAMETER IRON ROD PLACED AT THE INTERSECTION OF THE SOUTH OR SOUTHWEST LINE OF SAID LOT 5 WITH ITS WEST OR NORTHWEST LINE, BEING THE INTERSECTION OF THE NORTH OR NORTHEAST LINE OF PRESTON STREET WITH THE EAST OR SOUTHEAST LINE OF DAVIS STREET, SAID IRON ROD BEING AT THE MOST WESTERN CORNER OF SAID LOT AND BEING THE MOST WESTERN CORNER OF THE HEREIN DESCRIBED TRACT,

THENCE N 45 DEG 41 MIN 11 SEC E 125.00 FT. ALONG THE WEST OR NORTHWEST LINE OF SAID LOT 5, THE EAST OR SOUTHEAST LINE OF SAID DAVIS STREET, TO A 1/2" DIAMETER IRON ROD PLACED AT THE MOST NORTHERN CORNER OF SAID LOT, BEING THE MOST NORTHERN CORNER OF THE HEREIN DESCRIBED TRACT,

THENCE S 45 DEG 00 MIN 00 SEC E 40.00 FT. ALONG THE NORTH OR NORTHEAST LINE OF SAID LOT 5 TO A 1/2" DIAMETER IRON ROD PLACED FOR THE MOST EASTERN CORNER OF THE HEREIN DESCRIBED TRACT,

THENCE S 45 DEG 41 MIN 11 SEC W 125.00 FT. TO A 1/2" DIAMETER IRON ROD PLACED IN THE SOUTH OR SOUTHWEST LINE OF SAID LOT 5, BEING IN THE NORTH OR NORTHEAST LINE OF SAID PRESTON STREET, AND BEING THE MOST SOUTHERN CORNER OF THE HEREIN DESCRIBED TRACT,

THENCE N 45 DEG 00 MIN 00 SEC W 40.00 FT. ALONG THE SOUTH OR SOUTHWEST LINE OF SAID LOT 5, THE NORTH OR NORTHEAST LINE OF SAID PRESTON STREET, TO THE POINT OF BEGINNING..