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RTS - 05472
Our File No. 20-00818

00087

SCANNED

**APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE**

POSTED

OCT 21 2021

THE STATE OF TEXAS
COUNTY OF ELLIS

Deed of Trust Date:
August 29, 2016

Property address:
408 VALLEY RIDGE DR
RED OAK, TX 75154-0000

**COUNTY CLERK
ELLIS COUNTY, TEXAS**

Grantor(s)/Mortgagor(s):
MARVIN FANTROY, AN UNMARRIED MAN AND
LYNNECIA SCRUGGS, AN UNMARRIED WOMAN

LEGAL DESCRIPTION: LOT 5, BLOCK H, FOX HOLLOW ESTATE EAST, PHASE TWO, AN ADDITION TO THE CITY OF RED OAK, ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET H, SLIDE 312, PLAT RECORDS OF ELLIS COUNTY, TEXAS.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., AS NOMINEE FOR DHI MORTGAGE COMPANY
LTD

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
PENNYMAC LOAN SERVICES, LLC

Date of Sale: JANUARY 4, 2022

Property County: ELLIS

Original Trustee: RANDALL C PRESENT

Recorded on: September 15, 2016
As Clerk's File No.: 1625397
Mortgage Servicer:
PENNYMAC LOAN SERVICES, LLC

Substitute Trustee:
Bob Dickerson, Aaron Parker, Terry Waters, Bruce Miller,
Craig Muirhead, Wendy Lambert, David Ray, Thomas
Lester, Shawn Schiller, Cary Corenblum, Joshua Sanders,
Matthew Hansen, Angie Uselton, Aurora Campos, Dana
Kamin, Meryl Olsen, Auction.com, Donna Stockman,
Brenda Wiggs, David Stockman, Michelle Schwartz, Guy
Wiggs, Kathy Arrington, Janet Pinder, Marinosci Law
Group PC

Substitute Trustee Address:
c/o Marinosci Law Group, PC
14643 Dallas Parkway, suite 750
Dallas, TX 75254
(972) 331-2300

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 Current Mortgagee under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Bob Dickerson, Aaron Parker, Terry Waters, Bruce Miller, Craig Muirhead, Wendy Lambert, David Ray, Thomas Lester, Shawn Schiller, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Meryl Olsen, Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Marinosci Law Group PC, 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 Mortgagee therein.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy said indebtedness

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, **JANUARY 4, 2022** between ten o'clock AM and four o'clock PM and beginning not earlier than **10:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Ellis County Courthouse, 101 W. Main Street, Waxahachie, TX 75165 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

PENNYMAC LOAN SERVICES, LLC, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

ACTIVE MILITARY SERVICE NOTICE

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 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.

WITNESS MY HAND, Sammy Hooda

MARINOSCI LAW GROUP PC

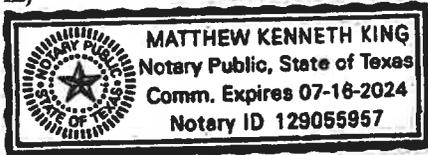
By: [Signature]
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Matthew King, the undersigned officer, on this, the 18th day of October 2021, personally appeared SAMMY HOODA, known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



[Signature]
Notary Public for the State of TEXAS
My Commission Expires: 07/16/2024
Matthew King
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD, #200
WESTLAKE VILLAGE, CA 91361
Our File No. 20-00818

Return to: MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER
14643 DALLAS PARKWAY, SUITE 750
DALLAS, TX 75254

POSTED

OCT 28 2021

COUNTY CLERK
ELLIS 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: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, BEING 1.0 ACRE, SITUATED IN THE R. DE LA PENA ELEVEN LEAGUE GRANT, ABSTRACT NO. 3, ELLIS COUNTY, TEXAS, AND BEING A PART OF THE 24.522 ACRE TRACT DESCRIBED IN DEED FROM W. J. POLLAN ET UX TO CLETIS C CALDWELL, DATED JULY 1, 1969, AND RECORDED IN VOLUME 536, PAGE 657, DEED RECORDS OF ELLIS COUNTY, TEXAS, AND BEING DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON STAKE AT THE NORTHWEST CORNER OF TIMBER LOT 60 ACCORDING TO THE MAP OF SUBDIVISION OF SAID GRANT RECORDED IN DEED RECORDS OF ELLIS COUNTY, TEXAS, AND BEING THE CENTER OF "T" INTERSECTION OF TWO COUNTY ROADS; THENCE S. 87 DEG. 16 MIN. E 210 FEET WITH CENTER OF ROAD TO AN IRON STAKE FOR CORNER; THENCE S. 10 DEG. W. 210 FEET TO AN IRON STAKE IN PASTURE FOR CORNER; THENCE N. 87 DEG. 16 MIN. W. 210 FEET TO AN IRON STAKE IN CENTER OF COUNTY ROAD FOR CORNER; THENCE N. 10 DEG. E. 210 FEET WITH CENTER OF COUNT ROAD TO THE PLACE OF BEGINNING AND CONTAINING 1.0 ACRE OF LAND, OF WHICH 0.12 ACRE IS WITHIN THE COUNTY ROADS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 06/25/2008 and recorded in Book 2396 Page 1054 real property records of Ellis County, Texas.

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

Date: 01/04/2022

Time: 01:00 PM

Place: Ellis County, Texas at the following location: THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY 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 BETTY Y. BUSH STRICKLAND, provides that it secures the payment of the indebtedness in the original principal amount of \$105,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Reverse Mortgage Funding LLC is the current mortgagee of the note and deed of trust and REVERSE MORTGAGE FUNDING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Reverse Mortgage Funding LLC c/o REVERSE MORTGAGE FUNDING, LLC, 3900 Capital City Blvd., Lansing, MI 48906 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **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
Lori 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 Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

Notice of [Substitute] Trustee Sale

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

1. Date, Time and Place of Sale.

Date: 01/04/2022

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

Place: Ellis County, Texas at the following location: **THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 222 EPHRAIM CT, GLENN HEIGHTS, TX 75154

2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 05/13/2009 and recorded 05/21/2009 in Book 02451 Page 1679 Document 0911057, real property records of Ellis County, Texas, with **Henry J. Gibbons, and Darlene Gibbons, husband and wife** grantor(s) and Amerigroup Mortgage Corporation a division of Mortgage Investors Corporation as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **Henry J. Gibbons, and Darlene Gibbons, husband and wife**, securing the payment of the indebtedness in the original principal amount of \$202,200.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

Notice of [Substitute] Trustee Sale

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING KNOWN AND DESIGNATED AS LOT 13, BLOCK I, SUNRISE MEADOW PHASE TWO, AN ADDITION TO THE CITY OF GLENN HEIGHTS, ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET F, SLIDE 242-243, PLAT RECORDS, ELLIS COUNTY, TEXAS.

8. 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. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation

**1 Mortgage Way
Mt. Laurel, NJ 08054
Phone: 877-744-2506**

Notice of [Substitute] Trustee Sale

9. 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 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.

Date: November 9, 2021



Camisha Scott, Iman Walcott, Tanesha Humphrey, Claire Buxton, Glenda Hamilton – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
Northpark Town Center
1000 Abernathy Rd NE; Bldg 400, Suite 200
Atlanta, GA 30328
Telephone: 855-427-2204
Fax: 866-960-8298

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

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 Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

PLUJED

NOV 16 2021

COUNTY CLERK
ELLIS COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

20100

ELLIS County

Deed of Trust Dated: March 29, 2019

Amount: \$232,500.00

Grantor(s): DAVID L MENNE and JO ARMSTRONG MENNE

Original Mortgagee: GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION

Current Mortgagee: GUILD MORTGAGE COMPANY LLC

Mortgagee Address: GUILD MORTGAGE COMPANY LLC, 5887 COPLEY DR. FLOORS 1, 3, 4, 5 and 6, SAN DIEGO, CA 92111

Recording Information: Document No. 1908819

Legal Description: LOT 27, BLOCK B OF PROMONTORY POINT NORTH, AN ADDITION TO THE CITY OF ENNIS, ELLIS COUNTY, TEXAS ACCORDING TO THE PLAT RECORDED IN CABINET H, SLIDE 35, PLAT RECORDS, ELLIS COUNTY, TEXAS.

Date of Sale: January 4, 2022 between the hours of 1:00 PM and 4:00 PM.

Earliest Time Sale Will Begin: 1:00 PM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the ELLIS County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

BOB DICKERSON OR AARON PARKER, CRAIG MUIRHEAD, WENDY LAMBERT, DAVID RAY, THOMAS LESTER, SHAWN SCHILLER, TIM LEWIS, BRENDA WIGGS, GUY WIGGS, DONNA STOCKMAN, DAVID STOCKMAN, RUSSELL STOCKMAN, MICHELLE SCHWARTZ, DENISE BOERNER, JACK BECKMAN, CARY CORENBLUM, JOSHUA SANDERS, MATTHEW HANSEN, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, MERYL OLSEN, JANET PINDER OR KATHY ARRINGTON have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said 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. 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.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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.



Anthony Alan Garcia, ATTORNEY AT LAW

HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, Suite 2800
Houston, Texas 77002
Reference: 2021-002234



c/o ServiceLink Auction * Powered by Hudson & Marshall, LLC
3220 El Camino Real 1st Floor
Irvine, CA 92602

NOV 16 2021

COUNTY CLERK

ELLIS COUNTY, TEXAS
NOTICE OF TRUSTEE'S SALE

00104

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 26, 2017 and recorded under Clerk's File No. 1718136, in the real property records of ELLIS County Texas, with Ramon Garza and SanJuanita Garza husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc. as Nominee for Prime Lending, a Plainscapital Company, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Ramon Garza and SanJuanita Garza husband and wife securing payment of the indebtedness in the original principal amount of \$201,870.00 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 Ramon Garza. Lakeview Loan Servicing, 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. M & T Bank is acting as the Mortgage Servicer for the Mortgagee. M & T Bank, is representing the Mortgagee, whose address is: PO Box 840, Buffalo, NY 14240.

Legal Description:

LOT 25, IN BLOCK K, OF MUSTANG CREEK, PHASE FOUR, AN ADDITION TO THE CITY OF WAXAHACHIE, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER VOLUME I, PAGE 740, MAP/PLAT RECORDS, ELLIS COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 01/04/2022

Earliest Time Sale Will Begin: 1:00 PM

Location of Sale: The place of the sale shall be: ELLIS County Courthouse, Texas at the following location: The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

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

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



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

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:

Codilis & Moody, P.C.

400 N. Sam Houston Pkwy E, Suite 900A

Houston, TX 77060

(281) 925-5200



Brenda Wiggs, Donna Stockman, David Stockman, Guy Wiggs, Bob Dickerson, Bruce Miller, Aaron Parker, Terry Waters, Michelle Schwartz, Logan Thomas, Travis Kaddatz, Kathy Arrington, Shawn Schiller, Cary Corenblum, Matthew Hansen, Clay Golden, David Ray, Douglas Rodgers, Joshua Sanders, Larry Petr, Phillip Pierceall, Russell Stockman, Wendy Lambert, Janet Pinder, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee

POSTED

C&M No. 44-19-3085/ FILE NOS

NOV 16 2021

00105

NOTICE OF TRUSTEE'S SALE
ELLIS 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. 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 July 31, 2017 and recorded under Clerk's File No. 1721687, in the real property records of ELLIS County Texas, with Clifford Tucker, an unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for iFreedom Direct Corporation, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Clifford Tucker, an unmarried man securing payment of the indebtedness in the original principal amount of \$183,870.00 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 Clifford Tucker. Wintrust Mortgage, a division of Barrington Bank & Trust Co., N.A. is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. WinTrust Mortgage is acting as the Mortgage Servicer for the Mortgagee. WinTrust Mortgage, is representing the Mortgagee, whose address is: 9700 W. Higgins Road, Suite 300, Rosemont, IL 60018.

Legal Description:

BEING A TRACT OR PARCEL OF LAND SITUATED IN THE CITY OF ENNIS, ELLIS COUNTY, TEXAS AND BEING PART OF SUBDIVISION 1, DIVISION XVII OF THE ORIGINAL CITY OF ENNIS AND ALSO BEING THAT TRACT OF LAND CONVEYED TO WILLIAM J. HOWARD ET UX BY DEED RECORDED IN VOLUME 648, PAGE 575 OF THE DEED RECORDS OF ELLIS COUNTY AND BEING MORE PARTICULARLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

SALE INFORMATION

Date of Sale: 01/04/2022

Earliest Time Sale Will Begin: 1:00 PM

Location of Sale: The place of the sale shall be: ELLIS County Courthouse, Texas at the following location: The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

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

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

44-19-3085
ELLIS



4737869

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

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:

Codilis & Moody, P.C.

400 N. Sam Houston Pkwy E, Suite 900A

Houston, TX 77060

(281) 925-5200



Brenda Wiggs, Donna Stockman, David Stockman, Guy Wiggs, Michelle Schwartz, Kathy Arrington, Russell Stockman, Janet Pinder, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ServiceLink Agency Sales And Posting, as Substitute Trustee

EXHIBIT "A"

Being a tract or parcel of land situated in the City of Ennis, Ellis County, Texas and being part of Subdivision 1, Division XVII of the Original City of Ennis and also being that tract of land conveyed to William J. Howard et ux by deed recorded in Volume 648, Page 575 of the Deed Records of Ellis County and being more particularly described as follows:

Beginning at a point for corner at an iron rod set at the intersection of the northerly line of West Tyler Street and the westerly line of an alley said point also being South 60° West a distance 207.2 feet from the intersection of said northerly line and the westerly line of Preston Street;

Thence South 60° West along the northerly line of West Tyler Street a distance 75.0 feet to a point for corner at an iron rod set;

Thence North 27° 13' 50" West a distance 153.51 feet to a point for corner at an iron rod set;

Thence North 60° 00' 20" East a distance 70.48 feet to a point for corner at an iron rod set in the westerly line of an alley;

Thence South 28° 55' 05" East along the westerly line of said alley a distance 153.35 feet to the place of beginning.

Note: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the legal description contained in Schedule "A" as to area or quantity of land is not a representation that such area or quantity is correct, but is made only for informal identification purposes and does not override Item 2 of Schedule "B" hereof.

NOTICE OF SUBSTITUTE TRUSTEE SALE

SCANNED

Deed of Trust Date:
7/30/2002

Grantor(s)/Mortgagor(s):
HARRISON ROMERO, A MARRIED PERSON, AND
CATHY ROMERO, SIGNING PRO FORMA TO
PERFECT LIEN ONLY
Current Beneficiary/Mortgagee:
M&T Bank

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") SOLELY AS A NOMINEE FOR BSM
FINANCIAL, L.P. DBA BANKSOURCE MORTGAGE, ITS
SUCCESSORS AND ASSIGNS

00108

Recorded in:
Volume: 01975
Page: 802
Instrument No: 0331499

Property County:
ELLIS

POSTED

NOV 18 2021

**COUNTY CLERK
ELLIS COUNTY, TEXAS**

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

Mortgage Servicer's Address:
1 Fountain Plaza,
Buffalo, NY 14203

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

Date of Sale: 1/4/2022

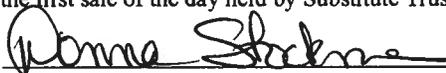
Earliest Time Sale Will Begin: 1:00PM

Place of Sale of Property: The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.



Tim Lewis, Brenda Wiggs, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Michelle Schwartz, Denise Boerner, Kathy Arrington or Jack Beckman, Janet Pinder 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

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.

MH File Number: TX-19-75768-POS
Loan Type: FHA

TX-19-75768-POS

EXHIBIT "A"

Being all that lot, tract or parcel of land being 0.505 acres out of the Ellis County School Land Survey, Abstract No. 329, in Ellis County, Texas, the M.B. Feaster lot described in Volume 280, Page 505, Second Tract, Deed Records of Ellis County, Texas, and being in the N.E. part of Avalon, Texas:

Beginning at iron stake in East line of a 30 foot street the Southwest corner of said Feaster lot and Southwest corner of the J.F. Nowlin lot described in Volume 213, Page 123, Deed Records of Ellis County, Texas;

Thence, North 29 degrees 40 minutes West, with street 182.3 feet to iron stake, the Southwest corner of the Ernest Mitchell lot described in Volume 391, Page 387, Deed Records of Ellis County, Texas;

Thence, North 59 degrees 16 minutes East, with remains of old fence 119.8 feet to iron stake by old fence corner;

Thence, South 30 degrees 20 minutes East with old fence, 181.3 feet to iron stake by fence corner;

Thence, South 58 degrees 51 minutes West with fence, 122 feet to the point of beginning.

LESS, SAVE AND EXCEPT the following described tract of land, being all that certain lot, tract or parcel of land and being 0.332 acre out of the Ellis County School Land Survey, Abstract No. 329 in Ellis County, Texas, and out of the Gordon Odom 0.505 acre tract described in Volume 540, Page 963, Deed Records of Ellis County, and being in the Northeast part of Avalon, Texas;

Beginning at iron stake in East line of a 30 foot street, the Northwest corner of said Odom Tract and the Southwest corner of the Ernest Mitchell tract described in Volume 391, Page 387, Deed Records of Ellis County, Texas:

THENCE, North 59 degrees 16 minutes East with remains of old fence, 119.8 feet to iron stake by old fence corner, the Northeast corner of said Odom tract;

Thence, South 30 degrees 20 minutes East, with old fence, 120 feet to iron stake;

Thence, South 59 degrees 17 minutes West, 121.2 feet to iron stake in East line of said street and West line of said Odom tract;

Thence, North 29 degrees 60 minutes West with street, 120 feet to the Point of Beginning. Being the same property described in that certain Warranty Deed dated October 22, 1970, from Gordon Odom et ux to Michael Dewey Glenn et ux said deed being recorded in Volume 546, Page 462, Deed Records of Ellis County, Texas.

00110

SCANNED
POSTED

NOV 23 2021

NOTICE OF FORECLOSURE SALE

COUNTY CLERK
ELLIS 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 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: LOTS THREE (3) AND FOUR (4), IN BLOCK FOUR (4), COUNTRY RIDGE ESTATES, A SUBDIVISION IN ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET B, SLIDE 82 OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 10/25/2016 and recorded in Document 1630609 real property records of Ellis County, Texas.

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

Date: 01/04/2022

Time: 01:00 PM

Place: Ellis County, Texas at the following location: THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY 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 MORRIS BURGESS JR. AND RENAE BURGESS, provides that it secures the payment of the indebtedness in the original principal amount of \$442,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Reverse Mortgage Funding LLC is the current mortgagee of the note and deed of trust and REVERSE MORTGAGE FUNDING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Reverse Mortgage Funding LLC c/o REVERSE MORTGAGE FUNDING, LLC, 3900 Capital City Blvd., Lansing, MI 48906 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **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
Lori 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

SCANNED

POSTED

NOV 30 2021

COUNTY CLERK
ELLIS COUNTY, TEXAS

00111

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: BEING ALL THAT CERTAIN LOT OR TRACT OF LAND SITUATED IN WAXAHACHIE, ELLIS COUNTY, TEXAS, AND BEING WHAT IS KNOWN AS LOT NO. EIGHT (8) OF THE M. B. RAY'S SUBDIVISION ON PERRY AVENUE, DESCRIBED AS FOLLOWS: BEGINNING AT A 1/2 INCH IRON PIPE FOUND AT THE SOUTH OR SOUTHEAST CORNER OF LOT NO. 7 HERETOFORE DEEDED TO SALLIE DAVIS; THENCE NORTH 25 DEGREES 23 MINUTES EAST, WITH THE SALLIE DAVIS LINE TO HER NORTHEAST CORNER ON PERRY AVENUE, A 1/2 INCH IRON ROD FOUND FOR CORNER; THENCE SOUTH 62 DEGREES 57 MINUTES EAST, WITH THE LINE OF PERRY AVENUE, 50.0 FEET TO A 5/8 INCHES IRON ROD FOUND FOR CORNER; THENCE SOUTH 25 DEGREES 23 MINUTES WEST 75.0 FEET TO A 5/8 INCHES IRON ROD FOUND FOR CORNER; THENCE NORTH 62 DEGREES 57 MINUTES WEST 50.0 FEET TO THE PLACE OF BEGINNING.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 08/22/2006 and recorded in Book 2247 Page 1347 Document 0626347 real property records of Ellis County, Texas.

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

Date: 01/04/2022

Time: 01:00 PM

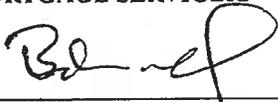
Place: Ellis County, Texas at the following location: THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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 DOROTHY RUTH COOKS, provides that it secures the payment of the indebtedness in the original principal amount of \$112,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Seattle Bank is the current mortgagee of the note and deed of trust and REVERSE MORTGAGE SOLUTIONS, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Seattle Bank c/o REVERSE MORTGAGE SOLUTIONS, INC., 14405 Walters Road, Suite 200, Houston, TX 77014 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. 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
Lori 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 Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.