

[RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO:]

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

FILED

2018 SEP 27 P 2 49

KAREN McQUEEN, COUNTY CLERK
BRAZOS COUNTY, BRAZOS COUNTY, TEXAS
BY: *McQueen*

TS#: 18-20894

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 12/5/2008, AUGUSTINE VASQUEZ, IV AND REGINA Z. VASQUEZ, HUSBAND AND WIFE WIFE, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of MATT HADDOCK, P.L.L.C, as Trustee, Mortgage Electronic Registration Systems, Inc. as nominee for IMORTGAGE.COM, INC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$155,875.00, payable to the order of Mortgage Electronic Registration Systems, Inc. as nominee for IMORTGAGE.COM, INC, which Deed of Trust is Recorded on 12/11/2008 as Volume 01016085, Book 8895, Page 135, in Brazos 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;

LOT 15, BLOCK 7, WITHIN PHASE 2, AMENDING PLAT OF MEADOWCREEK SUBDIVISION, PHASE 2 AND PHASE 3, A SUBDIVISION IN BRAZOS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 8285, PAGE 280 OF THE OFFICIAL RECORDS OF BRAZOS COUNTY, TEXAS.

Commonly known as: **15128 MEREDITH LN, COLLEGE STATION, TX 77845**

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 **Pete Florez, Sheryl LaMont, Harriett Fletcher, David Sims, Robert**

LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard, Pete Florez, Zachary Florez, Orlando Rosas or Bobby Brown 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 **J.P. Morgan Mortgage Acquisition Corp.**, 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 **TUESDAY, 12/4/2018 at 10:00 AM**, or no later than three (3) hours after such time, being the first Tuesday of such month, of **Brazos 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 ATRIUM ON THE FIRST FLOOR OF THE COUNTY ADMINISTRATION BUILDING (200 SOUTH TEXAS AVENUE, BRYAN, TEXAS) 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.

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 9/26/2018



By: Substitute Trustee(s)

Pete Florez, Sheryl LaMont, Harriett Fletcher, David Sims, Robert LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard, Pete Florez, Zachary Florez, Orlando Rosas or Bobby Brown
C/O Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803

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

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: December 04, 2018

Time: The sale will begin at 11:00AM or not later than three hours after that time.

Place: THE ATRIUM ON THE FIRST FLOOR OF THE COUNTY ADMINISTRATION BUILDING (200 SOUTH TEXAS AVENUE, BRYAN, TEXAS) OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

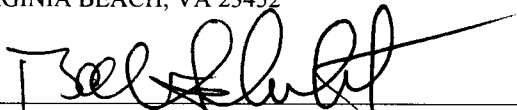
3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 30, 2010 and recorded in Document VOLUME 9708, PAGE 202 AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2017-1312140 real property records of BRAZOS County, Texas, with MARGARITO RUIZ AND KIMBERLY SMITH-RUIZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by MARGARITO RUIZ AND KIMBERLY SMITH-RUIZ, securing the payment of the indebtednesses in the original principal amount of \$167,641.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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



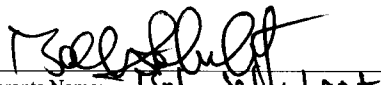
KRISTOPHER KOLUB, KRISTIE ALVAREZ, JULIAN PERRINE, EVAN PRESS, AMY BOWMAN, REVA ROUCHON-HARRIS, KATHLEEN ADKINS, IAN MOSER, KIM HINSHAW, STEPHANIE KOHLER, BENJAMIN GRIESINGER, CATRENA WARD, RONNIE HUBBARD, BOB SCHUBERT, LEIGHTON SCHUBERT, OR LEIGHA SCHUBERT

Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
4004 Belt Line Road, Suite 100
Addison, Texas 75001

Certificate of Posting

My name is Bob Schubert, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on 11/02/18 I filed at the office of the BRAZOS County Clerk and caused to be posted at the BRAZOS County courthouse this notice of sale.



Declarants Name: Bob Schubert

Date: 11/02/18



0000007894603

BRAZOS

EXHIBIT "A"

ALL THAT EIGHT (8), BLOCK ELEVEN (11), AUTUMN LAKE SUBDIVISION, PHASE 3, AN ADDITION TO THE CITY OF BRYAN, BRAZOS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 9260, PAGE 210 OF THE OFFICIAL PUBLIC RECORDS OF BRAZOS COUNTY, TEXAS.

3539 Matoska Ridge Drive , College Station, TX
77845

18-027337

FILED
Jiri Dine
2018 NOV -8 P 2:42

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: 12/04/2018

Time: Between 11am-2pm and beginning not earlier than 11am-2pm or not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Brazos County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 09/25/2009 and recorded in the real property records of Brazos County, TX and is recorded under Clerk's File/Instrument Number 01042427 with Gamal Akabani and Roba Al Akabani (grantor(s)) and Wells Fargo Bank, National Association mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Gamal Akabani and Roba Al Akabani, securing the payment of the indebtedness in the original amount of \$417,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. LOT TEN (10), BLOCK TWENTY-ONE (21), INDIAN LAKE SUBDIVISION PHASE X, BRAZOS COUNTY, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 8270, PAGE 232 OF THE OFFICIAL RECORDS OF BRAZOS COUNTY, TEXAS.



4675444

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

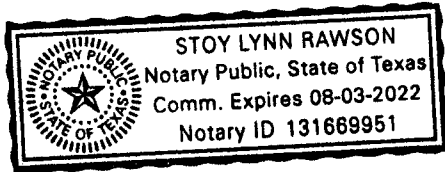
Wells Fargo Home Mortgage
3476 Stateview Blvd.
Fort Mill, SC 29715

Pete Florez
SUBSTITUTE TRUSTEE
Pete Florez, Sheryl LaMont, Harriett Fletcher, David Sims, Robert LaMont, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard
1320 Greenway Drive, Suite 300
Irving, TX 75038

STATE OF Texas
COUNTY OF Brazos

Before me, the undersigned authority, on this day personally appeared Pete Florez, as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 8 day of November, 2018.



Stoy Lynn Rawson
NOTARY PUBLIC in and for
Brazos COUNTY
My commission expires: 8/3/22
Print Name of Notary:
Stoy Lynn Rawson

CERTIFICATE OF POSTING

My name is Pete Florez, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on November 8th, 2018 I filed at the office of the Brazos County Clerk and caused to be posted at the Brazos County courthouse this notice of sale.

Declarants Name: Pete Florez
Date: 11-8-18

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
10/14/2005

Grantor(s)/Mortgagor(s):
BETTY GREGORY

Original Beneficiary/Mortgagee:
1ST ALLIANCE MORTGAGE, LLC.

Current Beneficiary/Mortgagee:
New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing

Recorded in:
Volume: 6979
Page: 284
Instrument No: 00907202

Property County:
BRAZOS

2018 NOV -8 P 2:44

Mortgage Servicer:
Shellpoint Mortgage Servicing is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
75 Beattie Place, SUITE 300,
GREENVILLE, SC 29601

KAREN McQUEEN, COUNTY CLERK
BRAZOS COUNTY, BRYAN, TEXAS
REBUTY

Legal Description: ALL OF LOT NUMBER ONE (1), BLOCK NUMBER SEVEN (7), BRIARCREST NORTHWEST, PHASE TWO, AN ADDITION TO THE CITY OF BRYAN, BRAZOS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 3404, PAGE 285, OFFICIAL RECORDS OF BRAZOS COUNTY, TEXAS.

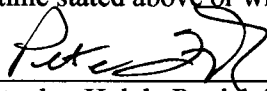
Date of Sale: 12/4/2018

Earliest Time Sale Will Begin: 11AM

Place of Sale of Property: Brazos County Administration Building, 200 South Texas Avenue, Bryan, TX 77803 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

Notice Pursuant to Tex. Prop. Code § 51.002(i):
Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please Send written notice of the active duty military



Kristopher Holub, Patrick Zwiars, Kristie Alvarez, Julian Perrine, Evan Press, Amy Bowman, Renee Thomas, Reva Rouchon-Harris, Kathleen Adkins, Ian Moser, Ronnie Hubbard, Bob Schubert, Leighton Schubert, Leigha Schubert, Pete Florez, Zachary Florez, Orlando Rosas, Bobby Brown or Thuy Frazier or Cindy Mendoza or Deanna Segovia, Substitute Trustee
MCCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

service to the sender of this notice immediately.

MH File Number: TX-18-55666-POS
Loan Type: Conventional Residential

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED

THE STATE OF TEXAS
COUNTY OF BRAZOS

§
§
§

KNOW ALL MEN BY THESE PRESENTS 1:28

[Handwritten Signature]
KAREN McQUEEN, COUNTY CLERK
BRAZOS COUNTY, BRYAN, TEXAS

WHEREAS, on January 19, 2008, **Charles D. Gewalt and Victoria P. Gewalt**, ("Grantor") executed and delivered a Deed of Trust (the "Deed of Trust") conveying to **Anthony J. Nocella**, as Trustee, the hereinbelow described property to secure **Prosperity Bank, Assignee of Federal Deposit Insurance Corporation as receiver for Franklin Bank, ssb, Houston, Texas, successor by merger to The First National Bank of Bryan**, in the payment of an indebtedness (the "Note") therein described, the Deed of Trust being filed and recorded under Clerk's File No. 00987538, Book OR, Volume 8422, Page 66, et. seq., in the Official Public Records of Real Property of Brazos County, Texas, to which reference is hereby made for all purposes; and

WHEREAS, default has occurred in the payment of the Note and the same is now wholly due, and **Prosperity Bank, Assignee of Federal Deposit Insurance Corporation as receiver for Franklin Bank, ssb, Houston, Texas, successor by merger to The First National Bank of Bryan** (the "Beneficiary"), the owner and holder of the Note, has requested the undersigned to sell the Property to satisfy the Note; and

WHEREAS, the above named Trustee and any previously appointed Substitute Trustee was removed under and in accordance with the Deed of Trust and the Beneficiary designated and appointed **L. David Smith, Pete Florez, Zachary Florez, Orlando Rosas and Bobby Brown**, any of whom may act independently as Substitute Trustee to enforce the Trust, and any of whom may conduct the sale of the Property and may be contacted as indicated on the signature block below.

NOW, THEREFORE, pursuant to the authority conferred upon me by the Deed of Trust, I, **L. David Smith**, hereby give notice that I or one of the other Substitute Trustees whose names and addresses are set out below, will sell the Property at public auction to the highest bidder, for cash, on **Tuesday, December 4, 2018**. The earliest time at which the sale will occur shall be at **11:00 o'clock A.M.** and it may take place not later than three hours after said time, and the sale shall take place in the area which has been designated as the area for foreclosures to take place, being the Atrium on the first floor of the Brazos County Administration Building located at 200 South Texas Avenue, Bryan, Texas, which designated area is more particularly described in the Brazos County Commissioner's Court Minutes recorded in the Official Real Property Records of Brazos County, Texas, or any other area which has been designated by the Brazos County Commissioner's Court as the area for foreclosures to take place. This conveyance will be made subject to any exceptions referenced in the Deed of Trust to the extent the same are still in effect and shall not cover any part of the Property that has been released from the liens of the Deed of Trust. The Property that will be sold at the foreclosure sale includes the following described real property, together with all improvements and fixtures thereon and appurtenances thereto:

Unit Thirty-Three (33), Building "C", April Court Townhomes Phase II, according to the Declaration of Covenants, Conditions and Restrictions for April Court Townhomes and all Exhibits thereto recorded in Volume 390, Page 109 of the Deed Records of Brazos County, Texas, and Amendments to the Declaration filed in Volume 394, Page 165, Volume 397, Page 304 and Volume 411, Page 327, and according to the plat of April Court Townhomes Phase I and Phase II filed in Volume 384, Page 493, and refiled in Volume 390, Page 489, and refiled in Volume 395, Page 475 of the Deed Records of Brazos County, Texas; more commonly known as 4403 Carter Creek Pkwy #9, Bryan, TX 77802.

THE SALE OF THE PROPERTY IS "AS-IS" AND "WHERE-IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY

WARRANTY OF MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. THE SUBSTITUTE TRUSTEE MAKES NO REPRESENTATIONS OR WARRANTIES WITH RESPECT TO THE COMPLIANCE WITH THE LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

SUBSTITUTE TRUSTEES

NOTICE IS HEREBY PROVIDED THAT ONE OF THE FOLLOWING NAMED SUBSTITUTE TRUSTEES WHOSE ADDRESS AND CONTACT INFORMATION FOR PURPOSES HEREOF IS AS FOLLOWS MAY CONDUCT THE SALE:

L. David Smith, Pete Florez, Zachary Florez, Orlando Rosas and Bobby Brown
c/o CHERNOSKY, SMITH, RESSLING & SMITH, PLLC
Attention: **L. David Smith**
4646 Wild Indigo, Suite 110
Houston, Texas 77027
LDS Telephone: (713) 800-8604
Facsimile: (713) 800-8617
LDS Email: smith@csrslaw.com

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.

Dated this 8th day of November, 2018.


Substitute Trustee

L. David Smith, Substitute Trustee
Chernosky, Smith, Resslering & Smith, PLLC
4646 Wild Indigo, Suite 110
Houston, Texas 77027
Telephone: (713) 800-8604
Facsimile: (713) 800-8617
Email: smith@csrslaw.com

Exhibit "A"

Unit Thirty-Three (33), Building "C", April Court Townhomes Phase II, according to the Declaration of Covenants, Conditions and Restrictions for April Court Townhomes and all Exhibits thereto recorded in Volume 390, Page 109 of the Deed Records of Brazos County, Texas, and Amendments to the Declaration filed in Volume 394, Page 165, Volume 397, Page 304 and Volume 411, Page 327, and according to the plat of April Court Townhomes Phase I and Phase II filed in Volume 384, Page 493, and refiled in Volume 390, Page 489, and refiled in Volume 395, Page 475 of the Deed Records of Brazos County, Texas; more commonly known as 4403 Carter Creek Pkwy #9, Bryan, TX 77802.

SELECT PORTFOLIO SERVICING, INC. (SPS)
HABERSTROH, AMBROSE AND DORA V.
5528 SOMERFORD LANE, BRYAN, TX 77802

CONVENTIONAL
Firm File Number: 16-026117

NOTICE OF TRUSTEE'S SALE

WHEREAS, on November 10, 2005, AMBROSE J. HABERSTROH AND WIFE, DORA V. HABERSTROH, as Grantor(s), executed a Texas Home Equity Security Instrument conveying to MICHAEL L. RIDDLE, as Trustee, the Real Estate hereinafter described, to LONG BEACH MORTGAGE COMPANY, A CORPORATION in payment of a debt therein described. The Texas Home Equity Security Instrument was filed in the real property records of **BRAZOS COUNTY, TX** and is recorded under Clerk's File/Instrument Number 00910056 Volume 7030, Page 211, to which reference is herein made for all purposes.

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

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Texas Home Equity Security Instrument; and

WHEREAS, an Order to Proceed with Notice of Foreclosure Sale and Foreclosure Sale was entered on October 20, 2017 under Cause No. 17-001993-CV-361 in the Judicial District Court of Brazos COUNTY, TEXAS.;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, **December 4, 2018** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, I will sell said Real Estate in the area designated by the Commissioners Court, of **Brazos county**, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Brazos, State of Texas:

LOT SEVEN (7), BLOCK TWELVE (12), COPPERFIELD, SECTION TWO (2), AN ADDITION TO THE CITY OF BRYAN, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 718, PAGE 437, OFFICIAL RECORDS OF BRAZOS COUNTY, TEXAS.

Property Address:	5528 SOMERFORD LANE BRYAN, TX 77802
Mortgage Servicer:	SELECT PORTFOLIO SERVICING, INC.
Noteholder:	DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE IN TRUST FOR REGISTERED HOLDERS OF LONG BEACH MORTGAGE LOAN TRUST 2006-1, ASSET-BACKED CERTIFICATES, SERIES 2006-1 3217 S. DECKER LAKE DR. SALT LAKE CITY, UTAH 84119

RECORDED
OCT 25 PM 47
BRAZOS COUNTY CLERK
OFFICE

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

SUBSTITUTE TRUSTEE
Pete Florez, Zachary Florez, Orlando Rosas or Bobby Brown
c/o Shapiro Schwartz, LLP
13105 Northwest Freeway, Suite 1200
Houston, TX 77040
(713)462-2565

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
12/15/2016

Grantor(s)/Mortgagor(s):
NELSON K. THOMAS AND NATALIE JOSTACIA
THOMAS, A MARRIED COUPLE

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ("MERS") SOLELY AS A
NOMINEE FOR GARDNER FINANCIAL SERVICES
LTD, DBA LEGACY MUTUAL MORTGAGE, ITS
SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:
JPMorgan Chase Bank, National Association

Recorded in:
Volume: 13764
Page: 195
Instrument No: 2016-1284290

Property County:
BRAZOS

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

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

2018 OCT 25 P 12:47
Brazos County Clerk
Brazos County, Texas
Morgan Chase Bank

Legal Description: ALL OF LOT THREE (3), BLOCK ONE (1), OAK MEADOW SUBDIVISION, PHASE 1, AN ADDITION TO THE CITY OF BRYAN, BRAZOS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 4201, PAGE 166 OF THE OFFICIAL RECORDS OF BRAZOS COUNTY, TEXAS.

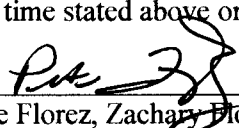
Date of Sale: 12/4/2018

Earliest Time Sale Will Begin: 11:00AM

Place of Sale of Property: THE ATRIUM ON THE FIRST FLOOR OF THE COUNTY ADMINISTRATION BUILDING AT 200 SOUTH TEXAS AVENUE, BRYAN, TEXAS OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

Notice Pursuant to Tex. Prop. Code § 51.002(i):
Assert and protect your rights as member of
the armed forces of the United States. If you
or your spouse are serving on active military duty,
including active military duty as a member of the
Texas National or the National Guard of another
state or as a member of a reserve component of the
armed forces of the United States, please
Send written notice of the active duty military


Pete Florez, Zachary Florez, Orlando Rosas, Bobby
Brown
or E. "Ursula" B. Willie
or Thuy Frazier
or Cindy Mendoza
or Deanna Segovia, Substitute Trustee
McCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

service to the sender of this notice immediately.

MH File Number: TX-18-68919-POS
Loan Type: VA

Our File Number: 18-11184

Name: BRIAN DAVID LESTER AND KRISTI MURDOCK LESTER HUSBAND AND WIFE

NOTICE OF TRUSTEE'S SALE

WHEREAS, on APRIL 13, 2015, BRIAN DAVID LESTER AND KRISTI MURDOCK LESTER HUSBAND AND WIFE, executed a Deed of Trust/Security Instrument conveying to SCOTT R. VALBY, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR CORNERSTONE HOME LENDING, INC., its successors and assigns, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 01227849, Volume 12683, Page 5, in the DEED OF TRUST OR REAL PROPERTY records of BRAZOS COUNTY, TEXAS, and

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

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said Original Trustee, upon the contingency and in the manner authorized by said Deed of Trust /Security Instrument; and

KAREN MCQUEEN COUNTY CLERK
BRAZOS COUNTY, TEXAS
Sharon St. Pierre
Remy

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, **DECEMBER 4, 2018** between ten o'clock AM and four o'clock PM and beginning not earlier than 1:00 PM or not later than three hours thereafter, I will sell said Real Estate at the Brazos County Administration Building, 200 South Texas Avenue, Bryan, TX 77803, in BRAZOS COUNTY, TEXAS to the highest bidder for cash. The sale will be conducted in the area of the Courthouse 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.

Said Real Estate is described as follows:

LOT EIGHT (8), BLOCK NINE (9), WHEELER RIDGE PHASE FOUR, CITY OF BRYAN, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 474, PAGE 767, DEED RECORDS, BRAZOS COUNTY, TEXAS.

Property Address: 4301 APACHE COURT
BRYAN, TX 77802
Mortgage Servicer: ROUNDPOINT MORTGAGE SERVICING CORPORATION
Noteholder: ROUNDPOINT MORTGAGE SERVICING CORPORATION
5016 PARKWAY PLAZA BLVD.
BUILDINGS 6 & 8
CHARLOTTE, NC 28217

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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.

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 this 15 day, October, 2018.

Sharon St. Pierre
Sharon St. Pierre, Robert Lamont, Sheryl Lamont, David Sims, Allan Johnston, Kristopher Holub, Kristie Alvarez, Julian Perrine, Evan Press, Amy Bowman, Reva Rouchon-Harris, Kathleen Adkins, Ian Moser, Kim Hinshaw, Stephanie Kohler, Benjamin Griesinger, Catrena Ward, Ronnie Hubbard, Substitute Trustee
c/o Marinosci Law Group PC
Marinosci & Baxter
14643 Dallas Pkwy, Suite 750
Dallas, TX 75254
(972) 331-2300

Resolve Trustee

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 THOSE CERTAIN LOTS, TRACTS OR PARCELS OF LAND LYING AND BEING SITUATED IN BRAZOS COUNTY, TEXAS, AND BEING LOTS FOURTEEN (14), FIFTEEN (15) AND SIXTEEN (16), BLOCK THREE (3), EASTSIDE RE-SURVEY ADDITION, AN ADDITION TO THE CITY OF BRYAN, BRAZOS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 96, PAGE 466, DEED RECORDS OF BRAZOS COUNTY, TEXAS.

APN: 26541

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 01/31/2011 and recorded in Book 10024 Page 227 Document 01083225 real property records of Brazos County, Texas.

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

Date: 12/04/2018

Time: 11:00 AM

Place: Brazos County Courthouse, Texas at the following location: FIRST FLOOR OF THE COURTHOUSE ADJACENT TO THE COUNTY CLERK'S OFFICE 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 WILLIAM LEE FONVILLE SR. AND DENISE ERLENE FONVILLE, provides that it secures the payment of the indebtedness in the original principal amount of \$225,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. REVERSE MORTGAGE SOLUTIONS, INC. 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 REVERSE MORTGAGE SOLUTIONS, INC. 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 PETE FLOREZ, SHERYL LAMONT, HARRIETT FLETCHER, DAVID SIMS, ROBERT LAMONT, SHARON ST. PIERRE, RONNIE HUBBARD OR ALLAN JOHNSTON, 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

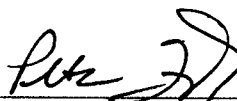
✓ L. Keller Mackie, Attorney at Law

Lori Liane Long, Attorney at Law

Joseph Modric, Attorney at Law

Marissa Sibal, Attorney at Law

Brandon Wolf, Attorney at Law



PETE FLOREZ, SHERYL LAMONT, HARRIETT FLETCHER, DAVID SIMS, ROBERT LAMONT, SHARON ST. PIERRE, RONNIE HUBBARD OR ALLAN JOHNSTON

c/o AVT Title Services, LLC

1101 Ridge Rd. Suite 222

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
3/7/2007

Grantor(s)/Mortgagor(s):
MICHELLE N. CALDWELL, A SINGLE WOMAN

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. ("MERS") SOLELY AS A
NOMINEE FOR COUNTRYWIDE HOME LOANS,
INC., ITS SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:
BANK OF AMERICA, N.A.

FILED
2010 OCT 18 P 1:35

Recorded in:
Volume: 7858
Page: 238
Instrument No: 00956442

Property County:
BRAZOS

KAREN McQUEEN, COUNTY CLERK
BRAZOS COUNTY, BRYAN, TEXAS
BY: *[Signature]* DEPUTY

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

Mortgage Servicer's Address:
7105 Corporate Drive,
Plano, TX 75024

Legal Description: LOTS EIGHT (8) AND NINE (9), AND THE ADJOINING ONE-HALF OF THE 20' -
WIDE ALLEY, BLOCK TWO HUNDRED-FIFTEEN (215), CITY OF BRYAN, ACCORDING TO PLAT
THEREOF RECORDED IN VOLUME "H", PAGE 721 OF THE DEED RECORDS OF BRAZOS COUNTY,
TEXAS.

Date of Sale: 12/4/2018

Earliest Time Sale Will Begin: 11AM

Place of Sale of Property: Brazos County Administration Building, 200 South Texas Avenue, Bryan, TX
77803 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO
SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

Notice Pursuant to Tex. Prop. Code § 51.002(i):
**Assert and protect your rights as member of
the armed forces of the United States. If you
or your spouse are serving on active military duty,
including active military duty as a member of the
Texas National or the National Guard of another
state or as a member of a reserve component of the
armed forces of the United States, please
Send written notice of the active duty military**

[Signature]
Kristopher Holub, Kristie Alvarez, Julian Perrine,
Evan Press, Amy Bowman, Reva Rouchon-Harris,
Kathleen Adkins, Ian Moser, Kim Hinshaw, Stephanie
Kohler, Benjamin Griesinger, Catrena Ward, Ronnie
Hubbard, Pete Florez, Zachary Florez, Orlando Rosas,
Bobby Brown
or E. "Ursula" B. Willie
or Thuy Frazier
or Cindy Mendoza
or Deanna Segovia, Substitute Trustee
MCCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

service to the sender of this notice immediately.

MH File Number: TX-18-68778-POS
Loan Type: FHA

FILED

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. The sender of this Notice is Spirit of Texas Bank, ssb located at 1836 Spirit of Texas Way, Conroe, TX 77301. mgarcia

1. *Property to Be Sold.* The property to be sold is described as follows:

Being all that certain lot, tract or parcel of land lying and being situated in Brazos County, Texas and being Lot Seventeen (17), Block One (1), Dansby Heights Subdivision, an addition to the City of Bryan, Texas, according to plat recorded in Volume 126, page 519, Deed Records of Brazos County, Texas

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust recorded as Document/File Number 01073389, Volume 9850, Page 291 of the Official Public Records of Brazos County, Texas.

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

- Date: December 4, 2018
- 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: The area designated by the Brazos County Commissioner’s Court, 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 to the location where this Notice of Trustee’s Sale was posted.

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 re-filed in accordance with the posting and filing requirements of the Texas Property Code. The reposting or re-filing 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 there under 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 or designated representative 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 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 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.

5. *Type of Sale.* The sale is a Non-Judicial Deed-of-Trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Arnulfo Aregullin on September 28, 2010.

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 and as permitted by Section 9.604(a) of the Business and Commerce Code.

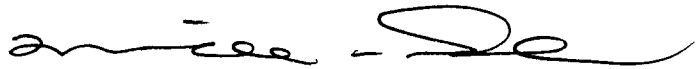
6. *Obligations Secured.* The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the note in the original principal amount of \$21,500.00, executed by Arnulfo Aregullin, said note payable to the order of Spirit of Texas Bank, SSB, a state savings bank; (b) all assignments, assumptions, renewals and extensions of the note; and (c) any and all present and future indebtedness of Arnulfo Aregullin. Spirit of Texas Bank, SSB, is the current owner and holder of the Obligation and is the beneficiary under the Deed of Trust.

As of November 6, 2018, the current balance due on the note is \$13,833.06, which consists of principal in the amount of \$13,273.81 and interest in the amount of \$559.25; plus any additional late charges, escrow shortages, property taxes paid by noteholder and attorney fees. The note is bearing interest at the rate of \$2.58 per day thereafter.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Spirit of Texas Bank, ssb, Attn: Mr. Tracy Tate, at 625 University Drive East, College Station, Texas 77840, phone: 979-846-8000.

7. *Default and Request to Act.* Default has occurred under the Deed of Trust, and the beneficiary has requested me, as Substitute Trustee, or my designated representative, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person Substitute Trustee to conduct the sale.

Dated: November 6, 2018

A handwritten signature in black ink, appearing to read "Michael L. Durham", written over a horizontal line.

Michael L. Durham
General Counsel
1836 Spirit of Texas Way
Conroe, TX 77301
Office: 281-516-4903