

SCANNED

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POSTED

NOV 21 2019

COUNTY CLERK
ELLIS COUNTY, TEXAS

[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

TS#: 19-23806

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 8/4/2017, **JEFFREY L. BORDEN AND LORI A. BORDEN**, HUSBAND AND WIFE, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of **ALLAN B POLUNSKY**, as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 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 \$319,113.00, payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., FOR CARRINGTON MORTGAGE SERVICES, LLC, which Deed of Trust is Recorded on 8/18/2017 as Volume 1723544, Book , Page , in Ellis 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 11, BLOCK D, ASHBURNE GLEN ESTATES ADDITION PHASE II, AN ADDITION TO THE CITY OF OVILLA, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET C, SLIDE(S) 409-410, MAP AND/OR PLAT RECORDS OF ELLIS COUNTY, TEXAS.

Commonly known as: **121 HUMMINGBIRD LANE, OVILLA, TX 75154**

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 **Michelle Schwartz, Tim Lewis, Brenda Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Donna Stockman, 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.



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NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **2/4/2020 at 1:00 PM**, or no later than three (3) hours after such time, in Ellis 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 SOUTH PORCH OF THE ELLIS 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.

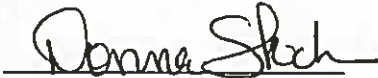
If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

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 11/20/2019



By: Substitute Trustee(s)
Michelle Schwartz, Tim Lewis, Brenda Wiggs, Denise Boerner, David Stockman, Guy Wiggs, Donna Stockman, Kathy Arrington
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.

NOV 26 2019

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALECOUNTY 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 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: 05/18/2012
 Grantor(s): LUIS RAMIREZ AND WIFE, LAUREN RAMIREZ
 Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR NTFN, INC., ITS SUCCESSORS AND ASSIGNS
 Original Principal: \$130,972.00
 Recording Information: Book 02628 Page 1475 Instrument 1210743
 Property County: Ellis
 Property: (See Attached Exhibit "A")
 Reported Address: 108 PINTO DRIVE, WAXAHACHIE, TX 75165

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 National Association
 Mortgage Servicer: U.S. Bank National Association
 Current Beneficiary: U.S. Bank National Association
 Mortgage Servicer Address: 4801 Frederica Street, Owensboro, KY 42301

SALE INFORMATION:

Date of Sale: Tuesday, the 4th day of February, 2020
 Time of Sale: 1:00 PM or within three hours thereafter.
 Place of Sale: AT THE SOUTHEAST PORCH OF THE COURTHOUSE in Ellis County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Ellis 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 Terry Waters, Logan Thomas, Bob Dickerson, Ashlee Luna, Aaron Parker, Douglas Rodgers, Bruce Miller, Travis Kaddatz, Shawn Schiller, Aurora Campos, Cary Corenblum, Matthew Hansen, Michelle Schwartz, Tim Lewis, Russell Stockman, Jack Backman, Michael Burns, Bradley Conway, Tori Jones, or Suzanne Suarez, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Terry Waters, Logan Thomas, Bob Dickerson, Ashlee Luna, Aaron Parker, Douglas Rodgers, Bruce Miller, Travis Kaddatz, Shawn Schiller, Aurora Campos, Cary Corenblum, Matthew Hansen, Michelle Schwartz, Tim Lewis, Russell Stockman, Jack Backman, Michael Burns, Bradley Conway, Tori Jones, or Suzanne Suarez, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Terry Waters, Logan Thomas, Bob Dickerson, Ashlee Luna, Aaron Parker, Douglas Rodgers, Bruce Miller, Travis Kaddatz, Shawn Schiller, Aurora Campos, Cary Corenblum, Matthew Hansen, Michelle Schwartz, Tim Lewis, Russell Stockman, Jack Backman, Michael Burns, Bradley Conway, Tori Jones, or Suzanne Suarez, any to act.

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

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

A

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

By: _____

Exhibit "A"

LOT 5, IN BLOCK K, OF MUSTANG CREEK, PHASE TWO, AN ADDITION TO THE CITY OF WAXAHACHIE, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET H, SLIDE 489, PLAT RECORDS, ELLIS COUNTY, TEXAS.

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

**NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE
TRUSTEE**

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated February 11, 2015 and recorded under Vol. 02816, Page 2330, or Clerk's File No. 1503174, in the real property records of ELLIS County Texas, with Bobby Ray Grimes II and Emily Grimes, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc. as Nominee for Everett Financial, Inc. D/B/A Supreme Lending, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Bobby Ray Grimes II and Emily Grimes, husband and wife securing payment of the indebtedness in the original principal amount of \$262,065.00 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 Bobby Ray Grimes II and Emily Grimes. 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. LoanCare, LLC is acting as the Mortgage Servicer for the Mortgagee. LoanCare, LLC, is representing the Mortgagee, whose address is: 3637 Sentara Way, Virginia Beach, VA 23452.

Legal Description:

LOT NINETY-THREE (93), BLOCK B, OF REPLAT OF NORTH EAST MEADOWS, AN ADDITION TO ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET E, SLIDES 282-283, OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 02/04/2020

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.

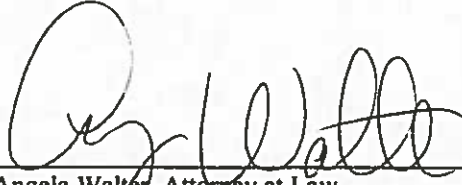


The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Tim Lewis, Denise Boerner, Brenda Wiggs, Donna Stockman, David Stockman, Guy Wiggs, Bob Dickerson, Troy Robinett, Bruce Miller, Daren Shumway, Phillip Pierceall, Robert Aguilar, Wendy Lambert, Kenny Shirey, Aaron Parker, John Beazley, Doug Rodgers, Terry Waters, Michelle Schwartz, Kristopher Holub, Logan Thomas, Travis Kaddatz, Kathy Arrington, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.

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



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

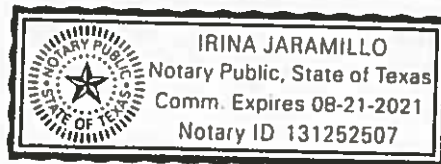
STATE OF TEXAS

COUNTY OF HARRIS

Before me, the undersigned Notary Public, on this day personally appeared Angela Walter as Attorney for the Mortgagee and/or Mortgage Servicer known to me or proved to me through a valid State driver's license or other official identification described as Personal Knowledge, to be the person whose name is subscribed to the foregoing instrument and acknowledge to me that he/she executed the same for the purposes and consideration therein expressed.

Executed on this the 22nd day of November, 2019.


Notary Public Signature



Posted and filed by: _____

Printed Name: _____

C&M No. 44-19-2341

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

ELLIS County

Deed of Trust Dated: January 28, 2015

Amount: \$193,333.00

Grantor(s): DERRICK TERRY and KENDERICK G HAYNES

Original Mortgagee: LOANDEPOT.COM, LLC DBA IMORTGAGE

Current Mortgagee: LOANDEPOT.COM, LLC

Mortgagee Servicer and Address: c/o CENLAR FSB, 425 Phillips Blvd., Ewing, NJ 08618

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

Recording Information: Document No. 1502538

Legal Description: LOT TWENTY-THREE (23), BLOCK ONE (1), WATERVIEW FARMS, PHASE THREE, AN ADDITION TO THE CITY OF RED OAK, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET G, SLIDE 167 OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS AND FURTHER AFFECTED BY VOLUME 2169, PAGE 842 OF THE REAL PROPERTY RECORDS OF ELLIS COUNTY, TEXAS.

Date of Sale: February 4, 2020 between the hours of 10:00 AM and 1:00 PM.

Earliest Time Sale Will Begin: 10:00 AM

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.

LOGAN THOMAS OR BOB DICKERSON, ASHLEE LUNA, BRUCE MILLER, AARON PARKER, DOUGLAS RODGERS, TERRY WATERS, SHAWN SCHILLER, TRAVIS KADDATZ, TIM LEWIS, BRENDA WIGGS, GUY WIGGS, DONNA STOCKMAN, DAVID STOCKMAN, RUSSELL STOCKMAN, MICHELLE SCHWARTZ, DENISE BOERNER, JACK BECKMAN, CARY CORENBLUM, MATTHEW HANSEN, AURORA CAMPOS, JACK BACKMAN 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.



KIM ELLEN LEWINSKI, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, Suite 2800
Houston, Texas 77002
Reference: 2019-007514



c/o Auction.com, LLC
I Mauchly
Irvine, California 92618

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