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:

February 04, 2020

Time:

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

Place:

OUTSIDE THE MAIN ENTRANCE OF THE NEW CALDWELL COUNTY JUSTICE CENTER.

ST., LOCKHART. COLORADO TEXAS 78644 OR AS DESIGNATED BYTHE COUNTY

COMMISSIONERS or as designated by the county commissioners.

- Terms of Sale. Cash.
- Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated February 19. 2016 and recorded in Document CLERK'S FILE NO. 2016-000814 real property records of CALDWELL County. Texas, with TAMARA LYNN HELLUMS, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS. INC. ("MERS") AS NOMINEE, mortgagee.
- Obligations Secured. Deed of Trust or Contract Lien executed by TAMARA LYNN HELLUMS, securing the payment of the indebtednesses in the original principal amount of \$155,041.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PINGORA LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.
- **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.
- 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. FLAGSTAR BANK, F.S.B., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FLAGSTAR BANK, F.S.B. 5151 CORPORATE DRIVE TROY, MI 48098

TERESA RODRIGUEZ COUNTY CLERK, CALDWELL COUNTY, TEXAS Deputy

198 FALCON DR 00000008743932 LULING, TX 78648

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

The undersigned as attorney for the mortgagee or mortgage servicer does herby remove the original trustee and all successor substitute trustees and appoints in their steed MARYNA DANIELIAN, PAMELA THOMAS, KRISTOPHER HOLUB, AARTI PATEL, AMY ORTIZ, GARRETT SANDERS, STACEY SANDERS, DYLAN RUIZ, JOSHUA SANDERS, RAMIRO CUEVAS, AMY BOWMAN, SHARLET WATTS, ANGELA ZAVALA, MICHELLE JONES, RICHARD ZAVALA JR., JOHN LATHAM, TOBEY LATHAM, MICHAEL LATHAM OR BRETT ADAMS whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

Il 56

Israel Saucedo

Certificate of Posting

My name is	and	my	addres	s is	c/o	4004 Belt	Line	Road.	Suite	: 100
Addison, Texas 75001-4320. I declare under penalty of perjury								filed at	t the	offic
of the CALDWELL County Clerk and caused to be posted at the CALDV	WELL	Cou	nty cour	unous	e ms	notice of s	are.			
Declarants Name:										
Data										

198 FALCON DR LULING, TX 78648 00000008743932

00000008743932

CALDWELL



LOT 12, BLOCK C. AMENDING PLAT FOR RIVERSIDE GROVE, AN ADDITION TO THE CITY OF LULING, CALDWELL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET B, SLIDE 14, PLAT RECORDS OF CALDWELL COUNTY, TEXAS.

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: February 04, 2020

Time: The sale will begin at 12:00 PM or not later than three hours after that time.

OUTSIDE THE MAIN ENTRANCE OF THE NEW CALDWELL COUNTY JUSTICE CENTER. Place:

COLORADO ST.. 78644 OR ΔS DESIGNATED LOCKHART. TEXAS BYTHE COUNTY

COMMISSIONERS or as designated by the county commissioners.

- Terms of Sale. Cash.
- 3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated February 25. 1999 and recorded in Document VOLUME 205, PAGE 640: AS AFFECTED BY LOAN MODIFICATION AGREEMENTS IN CLERK'S FILE NO. 2014-004389 AND CLERK'S FILE NO. 2017-003993 AND CLERK'S FILE NO. 2018-006199 real property records of CALDWELL County, Texas, with WALTER BENJAMIN GAY AND TERESIA DIANE GAY, grantor(s) and CROSSLAND MORTGAGE CORP., mortgagee.
- 4. Obligations Secured. Deed of Trust or Contract Lien executed by WALTER BENJAMIN GAY AND TERESIA DIANE GAY, securing the payment of the indebtednesses in the original principal amount of \$97,359.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, N.A. 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.
- 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, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION 3415 VISION DRIVE COLUMBUS, OH 43219

TERESA RODRIGUEZ COUNTY CLERK, CALDWELL COUNTY, TEXAS

00000008306961

339 MEADOW LANE MARTINDALE, TX 78655

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

The undersigned as attorney for the mortgagee or mortgage servicer does herby remove the original trustee and all successor substitute trustees and appoints in their steed JOHN LATHAM, TOBEY LATHAM, MICHAEL LATHAM OR BRETT ADAMS whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP. 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is	and	my	address	is	c/o	4004 Belt	Line	Road,	Suite	100.
Addison, Texas 75001-4320. I declare under per										
of the CALDWELL County Clerk and caused to be post	ed at the CALDWELI	Cou	nty court	hous	e this	s notice of s	ale.			
Declarants Name:										
Date										

339 MEADOW LANE MARTINDALE, TX 78655 00000008306961

00000008306961

CALDWELL



BEING LOT THIRTEEN (13), BLOCK C, SPRING RIVER ESTATES AMENDED. A SUBDIVISION IN CALDWELL COUNTY. TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 2 AT PAGE 25 (PLAT CABINET A, SLIDE 87), CALDWELL COUNTY PLAT RECORDS: