

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 05, 2019

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

Place: FOYER OF THE AUSTIN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 20, 2016 and recorded in Document CLERK'S FILE NO. 163977 real property records of AUSTIN County, Texas, with GREGORY YOUNG AND MICHELLE YOUNG, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by GREGORY YOUNG AND MICHELLE YOUNG, securing the payment of the indebtednesses in the original principal amount of \$242,526.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Texas Capital 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.

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. CENLAR FSB, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CENLAR FSB
425 PHILLIPS BLVD
EWING, NJ 08618

Megan L. Randle

KRISTIE ALVAREZ, JULIAN PERRINE, KATHLEEN ADKINS, AMY BOWMAN, EVAN PRESS, REVA ROUCHON-HARRIS, MONICA HIRVELA, BENJAMIN GRIESINGER, REID RUPLE, CATRENA WARD, KIM HINSHAW, STEPHANIE KOHLER, IAN MOSER MEGAN L. RANDLE, REBECCA BOLTON, OR AMY JURASEK
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 _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on _____ I filed at the office of the AUSTIN County Clerk and caused to be posted at the AUSTIN County courthouse this notice of sale.

Declarants Name: _____
Date: _____



NOS0000007900012

EXHIBIT "A"

LOT 20, IN SETTLER'S CROSSING SUBDIVISION, A SUBDIVISION SHOWN IN VOLUME 2, PAGES 42-45 OF THE PLAT RECORDS OF AUSTIN COUNTY, TEXAS.

FILED

18 NOV 27 PM 3: 32

Carrie Gregor

COUNTY CLERK
AUSTIN COUNTY, TEXAS



NOS00000007900012

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Date: 03/29/2018
Grantor(s): JADE RIGSBY, A SINGLE WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CMG MORTGAGE, INC., DBA CMG FINANCIAL, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$129,609.00
Recording Information: Instrument 181289
Property County: Austin
Property:

FIELD NOTES OF A SURVEY OF A 0.245 ACRE TRACT OUT OF THE JOHN NICHOLS LEAGUE, ABSTRACT NO. 73, IN THE CITY OF BELLVILLE, AUSTIN COUNTY, TEXAS. SAID 0.245 ACRE TRACT BEING THAT SAME PROPERTY DESCRIBED IN A DEED DATED AUGUST 27, 1969 TO CHARLES L ELLIS AND WIFE, RUTH IRENA ELLIS, RECORDED IN VOLUME 312, PAGE 497, OF THE DEED RECORDS OF AUTSTIN COUNTY, TEXAS FOR WHICH REFERENCE IS MADE AND THE SAID 0.245 ACRE TRACT BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS, TO-WIT:

BEGINNING AT A 1-1/2 INCH IRON ROD FOUND IN THE NORTHWEST LINE OF SOUTH HARRIS STREET FOR THE EAST CORNER OF THE HEREIN DESCRIBED TRACT, SAME BEING ALSO THE SOUTH CORNER OF A CALLED 0.250 ACRE TRACT DESCRIBED IN A DEED TO DELORIS JENNINGS, VOLUME 277, PAGE 318. AUSTIN COUNTY DEED RECORDS, FROM SAID CORNER A 1/2 INCH IRON ROD FOUND FOR THE APPARENT EAST CORNER OF THE SAID 0.250 ACRE TRACT BEARS N 25 DEG 38' 06" E A DISTANCE OF 62.86 FEET;

THENCE S 25 DEG 16' 01" W A DISTANCE OF 63.56 FEET (CALLED S 26 DEG 30' 00" W - 63.00') WITH THE NORTHWEST LINE OF SOUTH HARRIS STREET, SAME BEING THE SOUTHEAST LINE OF THE HEREIN DESCRIBED TRACT TO A 5/8 INCH IRON ROD SET (CAPPED FRANK SURVEYING) FOR THE EAST CORNER OF A CALLED 10,375.7 SQUARE FOOT TRACT BEING ORIGINALLY A PART OF A CALLED 0.4 ACRE TRACT DESCRIBED IN VOLUME 60, PAGE 614, AUSTIN COUNTY DEED RECORDS, SAID CORNER BEING ALSO THE SOUTH CORNER OF THE HEREIN DESCRIBED 0.245 ACRE TRACT, FROM SAID CORNER A 3/4 INCH IRON ROD FOUND FOR THE APPARENT SOUTH CORNER OF THE SAID 10375.7 SQUARE FOOT TRACT BEARS S 25 DEG 18' 01" W A DISTANCE OF 63.00 FEET;

THENCE N 65 DEG 20' 35" W A DISTANCE OF 174.82 FEET (CALLED N 66 DEG 00' 00" W - 171.50') WITH THE NORTHEAST LINE OF THE SAID 10,375.7 SQUARE FOOT TRACT TO A 5/8 INCH IRON ROD SET (CAPPED FRANK SURVEYING) FOR THE NORTH CORNER OF THE SAID 10,375.7 SQUARE FOOT TRACT TO, SAID CORNER BEING ALSO THE WEST CORNER OF THE HEREIN DESCRIBED 0.245 ACRE TRACT, CORNER BEING ALSO IN THE SOUTHEAST LINE OF A CALLED 0.860 ACRE TRACT DESCRIBED IN A DEED TO MONUELLE F. JENNINS, JR., VOLUME 531, PAGE 335, AUSTIN COUNTY OFFICIAL RECORDS, FROM SAID CORNER A 1/2 INCH IRON PIPE FOUND FOR THE APPARENT WEST CORNER OF THE SAID 10,375.7 SQUARE FOOT TRACT BEARS S 22 DEG 02' 45" W A DISTANCE OF 58.00 FEET ALSO FROM SAID CORNER A CHAIN LINK FENCE CORNER POST BEARS S 62 DEG 56' 04" E A DISTANCE OF 1.20 FEET;

THENCE N 22 DEG 02' 45" E A DISTANCE OF 57.68 FEET (CALLED N 24 DEG 30' 00" E - 58.00') WITH THE NORTHWEST LINE OF THE HEREIN DESCRIBED TRACT, SAME BEING THE SOUTHEAST LINE OF THE SAID 0.860 ACRE TRACT TO A 1-1/4 INCH IRON ROD FOUND FOR THE NORTH CORNER OF THE HEREIN DESCRIBED 0.245 ACRE TRACT, SAID CORNER BEING ALSO THE APPARENT WEST CORNER OF THE SAID 0.250 ACRE TRACT, FROM SAID CORNER A 1/2 INCH IRON ROD FOUND FOR THE APPARENT EAST CORNER OF THE SAID 0.860 ACRE TRACT BEARS N 22 DEG 17' 30" E A DISTANCE OF 13.50 FEET;

THENCE S 67 DEG 15' 00" E A DISTANCE OF 178.26 FEET (CALLED S 67 DEG 15' 00" E-174.00') WITH THE NORTHEAST LINE OF THE HEREIN DESCRIBED TRACT, SAME BEING THE SOUTHWEST LINE OF THE SAID 0.250 ACRE TRACT TO THE PLACE OF BEGINNING, CONTAINING 0.245 ACRE OF LAND.

Reported Address: 204 S HARRIS ST, BELLVILLE, TX 77418

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Idaho Housing and Finance Association
Mortgage Servicer: Idaho Housing and Finance Association
Current Beneficiary: Idaho Housing and Finance Association
Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale: Tuesday, the 5th day of February, 2019
Time of Sale: 01:00PM
or within three hours thereafter.

Place of Sale: AT THE FOYER OF THE AUSTIN COUNTY COURTHOUSE in Austin County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by

the Austin County Commissioner's Court.

Substitute Trustee(s): Megan Randle, Ebbie Murphy, Michael Burns, Elizabeth Hayes, Sammy Hooda, or Suzanne Suarez, any to act

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

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 Megan Randle, Ebbie Murphy, Michael Burns, Elizabeth Hayes, Sammy Hooda, 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. Megan Randle, Ebbie Murphy, Michael Burns, Elizabeth Hayes, Sammy Hooda, 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.

Very truly yours,

Bonial & Associates, P.C.

 *megan L Randle*

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18 DEC 20 11:10:37
Christina...
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