

David Covarrubias  
3617 6th St  
Sachse, Texas 75048  
Our file #0418-013F

**ATTENTION SERVICE MEMBERS:**

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, or if you have recently been discharged from active military duty, please send written notice of the active duty military service to the sender of this notice immediately.

**NOTICE OF TRUSTEE'S SALE**

**WHEREAS**, on February 6, 2009, David Covarrubias executed a Deed of Trust conveying to PRLAP, INC., a Trustee, the Real Estate hereinafter described, to secure Bank of America, N.A. in the payment of a debt therein described, said Deed of Trust being recorded in Instrument number 200900038111 in the Real Property Records of Dallas County, Texas; and

**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, the street address for the substitute trustees is 1126 W. Gray, Houston, Texas 77019; and

**WHEREAS**, Default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the undersigned to sell said property to satisfy said indebtedness.

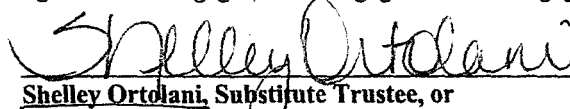
**NOW, THEREFORE, NOTICE IS HEREBY GIVEN** that on Tuesday, June 5, 2018, the foreclosure sale will be conducted in Dallas County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 1 pm and not later than 4 pm and must be concluded within three hours of such starting time. Said sale shall be to the highest bidder for cash.

Said Real Estate is described as Follows: In the County of Dallas, State of Texas:

**BEING LOT 19, IN BLOCK L, OF SALMON ESTATES NO. 7, AN ADDITION TO THE CITY OF SACHSE, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 83122, PAGE 1535, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.**

Nationstar Mortgage LLC, d/b/a Mr. Cooper is the mortgage servicer for the mortgagee of the Deed of Trust. Nationstar Mortgage LLC, d/b/a Mr. Cooper and the mortgagee have entered into an agreement granting Nationstar Mortgage LLC, d/b/a Mr. Cooper authority to service the mortgage. Nationstar Mortgage LLC, d/b/a Mr. Cooper, as mortgage servicer, is representing the Mortgagee under a servicing agreement with the Mortgagee (the "Servicing Agreement"). The name of the Mortgagee is Nationstar Mortgage LLC, d/b/a Mr. Cooper. Pursuant to the Servicing Agreement, Nationstar Mortgage LLC, d/b/a Mr. Cooper is granted authority to collect and service the debt associated with the Deed of Trust. Under Section 51.0025 of the Texas Property Code, Nationstar Mortgage LLC, d/b/a Mr. Cooper, as mortgage servicer, is authorized to administer any resulting foreclosure of the property covered by the Deed of Trust on behalf of the Mortgagee. The Mortgagee's address is c/o the mortgage servicer, Nationstar Mortgage LLC, d/b/a Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019.

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 Mortgagee, the Mortgagee or the Mortgagee's attorney.



**Shelley Ortolani, Substitute Trustee, or  
Michele Hreha, Successor Substitute Trustee, or  
Robert Ortolani, Successor Substitute Trustee, or  
Mary Mancuso, Successor Substitute Trustee, or  
Francesca Ortolani, Successor Substitute Trustee, or  
Shelley Ortolani, Successor Substitute Trustee, or  
Mary Mancuso, Successor Substitute Trustee, or  
Michele Hreha, Successor Substitute Trustee, or  
Francesca Ortolani, Successor Substitute Trustee, or  
Robert Ortolani, Successor Substitute Trustee, or  
Michelle Schwartz, Successor Substitute Trustee, or**

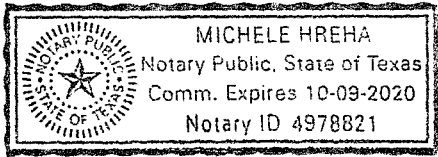
FILED  
NO 4-01  
11:00 AM  
DEPUTY CLERK  
KAREN  
NOTICE BY:  
PARVEEN GROUP  
P.O. Box 91407  
Houston, Texas 77219  
Tel: (832) 922-4000  
Fax: (832) 922-6262

**Guy Wiggs, Successor Substitute Trustee, or  
David Stockman, Successor Substitute Trustee, or  
Brenda Wiggs, Successor Substitute Trustee, or  
Denise Boerner, Successor Substitute Trustee, or  
Donna Stockman, Successor Substitute Trustee, or  
Tim Lewis, Successor Substitute Trustee, or  
Kathy Arrington, Successor Substitute Trustee**

ACKNOWLEDGMENT

State of Texas )  
County of Dallas )

This instrument was acknowledged before me on May 9, 2018,  
by Shelley Ortolan.



[Notary Seal]

Michele Hreha  
Notary Public's Signature

When recorded please return to:
Caliber Home Loans, Inc. – Document Control
13801 WIRELESS WAY
OKLAHOMA CITY, OK 73134

[Space Above this Line is For Recording Data]

## NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

File Number: TX-14-4134-MC

**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 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.**

WHEREAS, on 12/16/2002, DOUGLAS COCHRAN AND CELESTE M COCHRAN, executed a Deed of Trust conveying to DAVE HICKEY as Trustee, the Real Estate hereinafter described, to THE CIT GROUP/ CONSUMER FINANCE, INC. (A DELAWARE CORPORATION), in the payment of a debt therein described, said Deed of Trust being recorded under Instrument 2148366, Volume 2003007, Page 05617, in the DEED OF TRUST OR REAL PROPERTY records of DALLAS 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 had been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 6/5/2018 beginning not earlier than 10:00 AM, or not later than three hours thereafter, I will sell said Real Estate in DALLAS COUNTY, TEXAS to the highest bidder for cash. The sale will be conducted in the area 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 at the location where this Notice of Trustee's Sale was posted. Said Real Estate is described as follows:

**BEING LOT 17, IN BLOCK A, OF WOODBRIDGE PHASE 2A, AN ADDITION TO THE CITY OF SACHSE, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 99101, PAGE 3, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.**

Property Address: 6221 ASPEN ESTATES DRIVE, SACHSE, TX 75048-3419

Mortgage Servicer: Caliber Home Loans, Inc.

Mortgage Servicer Address: 13801 WIRELESS WAY, OKLAHOMA CITY, OK, 73134

Reinstatement Line: (800) 401-6587

Noteholder: The Bank of New York Mellon, as Trustee for CIT Home Equity Loan Trust 2003-1

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.

WITNESS MY HAND this day, May 2, 2018

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
DEPUTY

2018 MAY - 3 PM 2:34

FILED

By: Shelley Ortolani

Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Robert Ortolani, Michelle Schwartz, Guy Wiggs, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Kathy Arrington, John Beazley, Kenny Shirey, Rick Montgomery, Craig Muirhead, Aaron Parker, Clay Golden, Brent Graves, Wendy Lambert, Terry Waters, Shawn Schiller, Matthew Hansen, Logan Thomas, Russell Stockman,

Substitute Trustee



4656092

**Notice of Substitute Trustee's Sale**

Notice Concerning Military Duty: **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. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> December 15, 2007	<b>Original Mortgagor/Grantor:</b> KATRINA N. JACKSON AND DENVER R. JACKSON
<b>Original Beneficiary / Mortgagee:</b> WASHINGTON MUTUAL BANK	<b>Current Beneficiary / Mortgagee:</b> NEW PENN FINANCIAL LLC D/B/A SHELLPOINT MORTGAGE SERVICING
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 20080012193	<b>Property County:</b> DALLAS
<b>Mortgage Servicer:</b> New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing	<b>Mortgage Servicer's Address:</b> 55 Beattie Place, Suite 110, MS#001, Greenville, SC 29601

\* 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.

**Secures:** Note in the original principal amount of \$157,500.00, executed by KATRINA N JACKSON AND DENVER R JACKSON ("Borrower") and payable to the order of Lender.

**Property Address/Mailing Address:** 5109 SMITHFIELD CT, SACHSE, TX 75048

**Legal Description of Property to be Sold:** THE FOLLOWING DESCRIBED REAL PROPERTY SITUATE IN COUNTY OF DALLAS, AND STATE OF TEXAS, TO WIT:

BEING LOT 5, IN BLOCK C, OF JACKSON MEADOWS, PHASE ONE, AN ADDITION TO THE CITY OF SACHSE, DALLAS COUNTY, TEXAS ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 2002226, PAGE 113, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS

TAX ID #: 48-00362-00C-005-0000

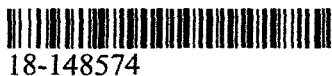
BY FEE SIMPLE DEED FROM MERCEDES HOMES OF TEXAS, LTD. AS SET FORTH IN DEED BOOK 2003257, PAGE 10406 AND RECORDED ON 12/30/2003, DALLAS COUNTY RECORDS.

THE SOURCE DEED AS STATED ABOVE IS THE LAST RECORD OF VESTING FILED FOR THIS PROPERTY. THERE HAVE BEEN NO VESTING CHANGES SINCE THE DATE OF THE ABOVE REFERENCED SOURCE.

<b>Date of Sale:</b> June 05, 2018	<b>Earliest time Sale will begin:</b> 1:00PM
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**Place of sale of Property:** On the north side of the George Allen Courts Building facing Commerce Street below the overhang, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

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



2008 MAY -3 PM 2:34  
 JOHN E. WARREN  
 COUNTY CLERK  
 DALLAS COUNTY  
 DEPUTY  
**FILED**

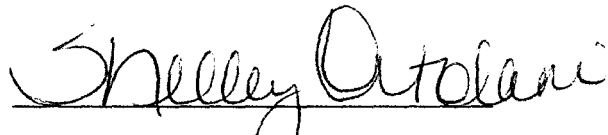
**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *NEW PENN FINANCIAL LLC D/B/A SHELLPOINT MORTGAGE SERVICING*, the owner and holder of the Note, has requested Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Robert Ortolani, Michelle Schwartz, Guy Wiggs, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Kathy Arrington, whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *NEW PENN FINANCIAL LLC D/B/A SHELLPOINT MORTGAGE SERVICING* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Robert Ortolani, Michelle Schwartz, Guy Wiggs, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Kathy Arrington, whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Robert Ortolani, Michelle Schwartz, Guy Wiggs, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Kathy Arrington, whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038, Trustee.

**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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.



SUBSTITUTE TRUSTEE

Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Robert Ortolani, Michelle Schwartz, Guy Wiggs, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Tim Lewis, Kathy Arrington, Trustee

c/o RAS CRANE, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia 30097; PH: (470)321-7112

### Notice of Acceleration

Dear Borrower(s):

Please be advised that the undersigned law firm represents the Mortgage Servicer with respect to the above-referenced debt. Any individual to whom this notice is sent who is NOT obligated for the debt is given the following notice as a courtesy because your interest in the Property may be affected.

This letter constitutes formal notice to you of your default under the terms of the Note evidencing the Loan and the deed of trust (the "Security Instrument") securing the loan.

According to and relying on the information provided to this firm by the Mortgage Servicer, you have failed to bring the loan current despite the notice that your unpaid loan would be accelerated if the default was not timely cured.

**Because of the non-payment of all past due loan installments and other amounts legally due, the Mortgage Servicer has ACCELERATED the maturity of the debt.**

You have the right to reinstate the Loan after acceleration in the time and manner provided by the Loan Documents and you have the right to bring a court action to assert the non-existence of a default or any defense to acceleration, foreclosure, or other rights reserved by the Loan Documents and Applicable Law.

Should you wish to request a full payoff, please fax your written request to the fax number above. On your request, please include your name, loan number, property address, a phone number where you can be reached and either a fax number or a mailing address.

Further, this letter is to formally notify you that because of your default, the Mortgage Servicer intends to foreclose on the above-described property. Enclosed please find a Notice of Substitute Trustee's Sale, which will be posted for public sale of the real property described above. This sale is authorized by the Deed of Trust referenced in the enclosed Notice of Substitute Trustee's Sale.

Please give this letter your immediate attention. If you have any questions or need additional information, please contact our office. You will receive no further communication prior to the commencement of the foreclosure process.

**NOTE: IF YOU ARE A DEBTOR PRESENTLY SUBJECT TO A PROCEEDING IN FEDERAL BANKRUPTCY COURT, OR THIS DEBT HAS BEEN DISCHARGED BY A FEDERAL BANKRUPTCY COURT, THIS NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT BUT IS BEING SENT FOR INFORMATIONAL PURPOSES ONLY OR TO SATISFY CERTAIN FEDERAL OR STATE STATUTORY OBLIGATIONS.**

Sincerely,

RAS Crane, LLC

