

18-233176

Notice of Substitute Trustee's Sale

FILED
2019 JAN 17 AM 8:29
MELODY APPLETON
COUNTY CLERK SCURRY CO. TX
BY _____

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(l)

Deed of Trust Date: March 17, 2010	Original Mortgagor/Grantor: LONNY N. CRAIG
Original Beneficiary / Mortgagee: ONE REVERSE MORTGAGE, LLC	Current Beneficiary / Mortgagee: BANK OF AMERICA N.A
Recorded in: Volume: 712 Page: 534 Instrument No: 2010-20100933	Property County: SCURRY
Mortgage Servicer: REVERSE MORTGAGE SOLUTIONS, INC.	Mortgage Servicer's Address: 14405 Walters Rd., Suite 200 Houston, TX 77014

* 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 \$52,500.00, executed by LONNY N. CRAIG ("Borrower") and payable to the order of Lender.

Property Address/Mailing Address: 3804 GALVESTON AVE, SNYDER, TX 79549

Legal Description of Property to be Sold: ALL OF LOT NUMBER THREE (3), IN BLOCK NUMBER FOUR (4), OF THE NORTH TOWLE ADDITION, TO THE CITY OF SNYDER, SCURRY COUNTY, TEXAS, AS THE SAME APPEARS ACCORDING TO THE MAP OR PLAT OF SAID ADDITION, WHICH IS RECORDED IN THE OFFICE OF THE COUNTY CLERK OF SCURRY COUNTY, TEXAS.

Date of Sale: March 05, 2019	Earliest time Sale will begin: 1:00 PM
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Place of sale of Property: NORTH STEPS OF THE SCURRY COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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.

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, *BANK OF AMERICA N.A.*, the owner and holder of the Note, has requested Terry Browder, Laura Browder or Marsha Monroe, whose address is 14800 Landmark Blvd. Suite 850 Dallas, TX 75254 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 *BANK OF AMERICA N.A* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

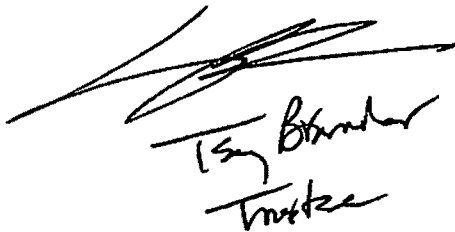


Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Terry Browder, Laura Browder or Marsha Monroe, whose address is 14800 Landmark Blvd, Suite 850 Dallas, TX 75254, 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 Terry Browder, Laura Browder or Marsha Monroe, whose address is 14800 Landmark Blvd, Suite 850 Dallas, TX 75254, 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.

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.



Terry Browder
Trustee

/s/CHEYENNE M. ZOKAIE
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