

Notice of [Substitute] Trustee 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: 11/06/2018

Time: The sale will begin at 10:00 AM or not later than three hours after that time

Place: THE FRONT STEPS OF THE COURTHOUSE (SOUTH ENTRANCE) OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

Property Address: 458 Anderson Lane, Fairfield, TX 75840

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 11/23/2005 and recorded 12/02/2005 in Book OR 01343 Page 00266 Document 05008281, real property records of Freestone County, Texas, with **PATRICK L. WILLIAMS AND SPOUSE, MELINDA L. WILLIAMS** grantor(s) and NOVASTAR MORTGAGE, INC. as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint LORI GARNER, ALLAN JOHNSTON, SHERYL LAMONT, HARRIETT FLETCHER, SHARON ST. PIERRE, DAVID SIMS, RONNIE HUBBARD OR ROBERT LAMONT, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **PATRICK L. WILLIAMS AND SPOUSE, MELINDA L. WILLIAMS**, securing the payment of the indebtedness in the original principal amount of \$76,950.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **The Bank of New York Mellon, f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A. as Trustee for NovaStar Mortgage Funding Trust, Series 2005-4, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2005-4** is the current mortgagee of the note and deed of trust or contract lien.

FILED FOR RECORD IN
Freestone County
Linda Jarvis
COUNTY CLERK
ON: Sep 20, 2018 AT 03:06P
as Notice of Trustee Sale
Total Fees : 8.00
Receipt Number - 148680
By: Laverne Moore, Deputy

FILED FOR RECORD
At 3:15 o'clock P M

SEP 20 2018

LINDA JARVIS
Clerk County Court, Freestone County, Texas
BY 

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6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

BEING LOTS EIGHTEEN (18) AND TWENTY-ONE (21) OF THE ANDERSON ADDITION TO THE CITY OF FAIRFIELD, FREESTONE COUNTY, TEXAS, ACCORDING TO THE PLAT OF SAID ADDITION AS RECORDED IN VOL. 1, PG. 59, PLAT RECORDS OF FREESTONE COUNTY, TEXAS AND CABINET A, ENVELOPES 30A AND 30B, PLAT RECORDS OF FREESTONE COUNTY, TEXAS. ALSO, FIVE (5) FEET IMMEDIATELY JOINING LOT TWENTY-ONE (21) ON THE SOUTH AND PARALLEL TO THE SOUTH LINE OF LOT TWENTY- ONE (21) AND PERPENDICULAR TO THE EAST AND WEST LINES OF LOT TWENTY ONE (21).

8. 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. **Ocwen Loan Servicing, LLC**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O Ocwen Loan Servicing, LLC

**1661 Worthington Rd., Suite 100
West Palm Beach, FL 33409**

Phone: 1-800-746-2936

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9. 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 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.

Date: September 13, 2018

Stephanie Spurlock, Laterrika Thompkins, Camisha Scott, Iman Walcott, Tanesha Humphrey, Claire Buxton – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
Northpark Town Center
1000 Abernathy Rd NE; Bldg 400, Suite 200
Atlanta, GA 30328
Telephone: 855-427-2204
Fax: 866-960-8298

LORI GARNER, ALLAN JOHNSTON, SHERYL LAMONT, HARRIETT FLETCHER, SHARON ST. PIERRE, DAVID SIMS, RONNIE HUBBARD OR ROBERT LAMONT - Substitute Trustee(s)

C/O AVT Title Services, LLC
1101 Ridge Rd. Suite 222
Rockwall, TX 75087

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

I am Lori Garner Certificate of Posting
whose address is c/o AVT Title Services, LLC, 1101 Ridge Rd., Suite 222, Rockwall, TX
75087. I declare under penalty of perjury that on 9-20-2018 I filed this Notice of Foreclosure Sale at the office of the
Freestone County Clerk and caused it to be posted at the location directed by the Freestone County Commissioners Court.