

FILED  
AT 9:53 O'CLOCK A.M.

NOV 13 2018

AMY FINCHER  
County Clerk, County Court at Law  
Angelina County, Texas  
By AW

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Sharon St. Pierre, Kim Hinshaw, Kathleen Adkins, Evan Press, Stephanie Kohler, Catrena Ward, Reid Ruple, David Sims, Harriett Fletcher, Karen Lilley, Vanessa McHaney  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX07000415-18-1

APN 96412

TO No 180458082-TX-RWI

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on October 9, 2014, KERI CARTER, JOINED HEREIN PRO FORMA BY HER HUSBAND, CHADWICK CARTER as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ALLAN B. POLUNSKY as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for BRIDGEVIEW BANK MORTGAGE COMPANY, LLC, A LIMITED LIABILITY COMPANY, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$219,451.00, payable to the order of FREEDOM MORTGAGE CORPORATION as current Beneficiary, which Deed of Trust recorded on October 14, 2014 as Document No. 2014-00322014 in Angelina County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 96412

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Sharon St. Pierre, Kim Hinshaw, Kathleen Adkins, Evan Press, Stephanie Kohler, Catrena Ward, Reid Ruple, David Sims, Harriett Fletcher, Karen Lilley, Vanessa McHaney** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and **FREEDOM MORTGAGE CORPORATION**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Wednesday, January 2, 2019 at 01:00 PM**, no later than three (3) hours after such time, being the first Wednesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Angelina County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **Angelina County Courthouse Annex, 606 East Lufkin Avenue, Lufkin, TX 75901.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and FREEDOM MORTGAGE CORPORATION's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and FREEDOM MORTGAGE CORPORATION's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 2 day of November, 2018.

*VMcHaney*

*Sheryl LaMont 11-13-18*

By: Ronnie Hubbard, Allan Johnston, Sheryl LaMont, Robert LaMont, Sharon St. Pierre, Kim Hinshaw, Kathleen Adkins, Evan Press, Stephanie Kohler, Calrena Ward, Reid Ruple, David Sims, Harriett Fletcher, Karen Lilley, Vanessa McHaney  
Substitute Trustee(s)

**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.**

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.Auction.com](http://www.Auction.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300  
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

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**EXHIBIT "A"**

TRACT ONE - FEE SIMPLE ESTATE: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND SITUATED IN ANGELINA COUNTY, TEXAS AND BEING LOT NO. THIRTY-TWO (32) OF LIVE OAK DEVELOPMENT, A SUBDIVISION TO ANGELINA COUNTY, TEXAS AS THE SAME APPEARS UPON THE OFFICIAL MAP OF PLAT, WHICH IS OF RECORD IN CABINET D, SLIDE 135-A & 135-B, MAP AND PLAT RECORDS, OF ANGELINA COUNTY, TEXAS, TO WHICH REFERENCE IS HEREBY MADE FOR ANY AND ALL PURPOSES. TRACT TWO-EASEMENT ESTATE: BEING A NON-EXCLUSIVE ACCESS EASEMENT IN AND TO THE FIFTY (50) FOOT PRIVATE STREET KNOWN AS WHITE OAK LOOP IN LIVE OAK DEVELOPMENT, A SUBDIVISION IN ANGELINA COUNTY, TEXAS OF RECORD IN CABINET D, SLIDE 135-A & 135-B, MAP AND PLAT RECORDS, OF ANGELINA COUNTY, TEXAS, TO WHICH REFERENCE IS HEREBY MADE FOR ANY AND ALL PURPOSES