

Notice of Substitute Trustee's Sale

AMY FINCHER
County Clerk, County Count at Law
Angelina County Fexas

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)

Deed of Trust Date: April 30, 2001	Original Mortgagor/Grantor: LANITA E. THORNTON, AN UNMARRIED WOMAN
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC.	Current Beneficiary / Mortgagee: DITECH FINANCIAL LLC
Recorded in: Volume: 1392 Page: 150 Instrument No:	Property County: ANGELINA
Mortgage Servicer: Ditech Financial LLC	Mortgage Servicer's Address: 2100 E. Elliot Road, Bldg 94 Mail Stop T325 Tempe, AZ 85284

^{*} 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 \$39,000.00, executed by LANITA E. THORNTON ("Borrower") and payable to the order of Lender.

Property Address/Mailing Address: 617 SHADYWOOD DR, LUFKIN, TX 75901

Legal Description of Property to be Sold: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND SITUATED IN ANGELINA COUNTY, TEXAS AND BEING LOT 1, BLOCK 1, OF THE INWOOD TERRACE ADDITION NO. 2 TO THE CITY OF LUFKIN, AS THE SAME APPEARS UPON THE OFFICIAL MAP OR PLAT, WHICH IS OF RECORD IN CABINET A, SLIDE 95-A, MAP AND PLAT RECORDS, OF ANGELINA COUNTY, TEXAS, TO WHICH REFERENCE IS HEREBY MADE FOR ANY AND ALL PURPOSES..

Date of Sale: March 06, 2018 Earliest time Sale will begin: 10:00 am	Date of Sale: March 06, 2018	Earliest time Sale will begin: 10:00 am
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Place of sale of Property: Angelina County Courthouse Annex 606 East Lufkin Ave., Lufkin, TX in the hall outside of the Commissioners' Courtroom adjacent to the atrium; or the front steps of the main entrance to the Angelina County Courthouse if the courtroom is closed for holidays or elections, 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 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, DITECH FINANCIAL LLC, the owner and holder of the Note, has requested Sheryl LaMont, Robert LaMont, David Sims, Harriett Fletcher, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard, Karen Lilley 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.





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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

RAS Crane, LLC

10700 Abbott's Bridge Road, Suite 170 Duluth, GA 30097

> Phone: 470-321-7112 Fax: 404-393-1425

January 25, 2018

Sent via Certified and Regular Mail Borrower(s): MAURICE LOUPE 617 SHADYWOOD DR LUFKIN, TX 75901

RE:

Deed of Trust Dated:

April 30, 2001

Borrower(s):

LANITA E. THORNTON

Original Principal Amount:

\$39,000.00

Property Address:

617 SHADYWOOD DR LUFKIN, TX 75901

Current Mortgage Servicer and Mortgagee:

Mortgage Servicer:

Ditech Financial LLC

Mortgagee:

DITECH FINANCIAL LLC

(Include if applicable: The Mortgage Servicer represents the Mortgagee under a servicing agreement with the Mortgagee, whose address is 345 ST. Peter Street Saint Paul, MN 55102)

NOTE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Notice pursuant to the Tex. Prop. Code Sec. 51.002(i): 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.



