NOTICE OF SUBSTITUTE TRUSTEE'S SALE

TERRY County
Deed of Trust Dated: November 13, 2014
Amount: \$112,500.00
Grantor(s): BILLIE JEAN RENFRO

Original Mortgagee: URBAN FINANCIAL OF AMERICA, LLC Current Mortgagee: FINANCE OF AMERICA REVERSE, LLC

Mortgagee Servicer and Address: c/o REVERSE MORTGAGE SOLUTIONS, INC., 14405 WALTERS ROAD, SUITE 200,

HOUSTON, TX 77014

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

Recording Information: Document No. 266227

Legal Description: LOT SEVEN (7) IN BLOCK THREE (3) OF THE SECOND UNIT OF THE BEL AIRE ADDITION TO THE CITY OF BROWNFIELD, TERRY COUNTY, TEXAS, LESS ALL OF THE OIL, GAS AND OTHER MINERALS IN AND UNDER AND THAT MAY BE PRODUCED FROM SAID LAND.

WHEREAS BILLIE JEAN RENFRO is deceased

Date of Sale: November 6, 2018 between the hours of 1:00 PM and 4:00 PM.

Earliest Time Sale Will Begin: 1:00 PM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the TERRY County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

RONALD BYRD OR RAMIRO CUEVAS, FREDERICK BRITTON, KRISTIE ALVAREZ, JULIAN PERRINE, CARY CORENBLUM, BOBBY FLETCHER, CLAY GOLDEN, KEVIN KEY OR JAY JACOBS have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

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.

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 Mortgagoe or the Mortgagoe's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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 COUNTY, TEXAS INST NO: 275531 VOL: 0926 PG: 0382

Aaron Espinozal Attornes at Law

HUGHES, WATTERS & ASKANASE, L.L.P. 1201 Louisiana, SUITE 2800 Houston, Texas 77002

Reference: 2018-002817

RONALD BYRD OR RAMIRO CUEVAS, FREDERICK BRITTON, KRISTIE ALVAREZ, JULIAN PERRINE, CARY CORENBLUM, BOBBY FLETCHER, CLAY GOLDEN, KEVIN KEY OR JAY JACOBS

c/o Tejas Trustee Services 14800 Landmark Blvd, Suite 850 Addison, TX 75254

AFFIDAVIT OF POSTING/FILING NOTICE OF SALE STATE OF TEXAS

COUNTY OF TERRY

The undersigned, having knowledge of the matters hereinafter set forth, after being duly sworn, deposes and states under oath, as follows:

On behalf of the holder of the indebtedness secured by a Deed of Trust, dated November 13, 2014, executed by BILLIE JEAN RENFRO, AN UNMARRIED WOMAN to FIELDER F. NELMS, Trustee(s) and recorded in the office of the County Clerk in Document No. 266227, TERRY County, Texas; at least twenty-one (21) days preceding the date of the sale made by Substitute Trustee on November 6, 2018 between the hours of 1:00 PM and 4:00 PM;

- (i) Written notice of the proposed sale, designating the County in which the property securing the above Deed of Trust will be sold, was posted (Notice of Sale) at the courthouse door of each County in which the property securing the above Deed of Trust is located, or as otherwise designated by the County Commissioners; and
- (ii) A copy of said Notice of Sale was filed in the office of the County Clerk of the County in which the sale was made.

RONALD BYRD OR RAMIRO CUEVAS, FREDERICK BRITTON, KRISTIE ALVAREZ, JULIAN PERRINE, CARY CORENBLUM, BOBBY FLETCHER, CLAY GOLDEN, KEVIN KEY OR JAY JACOBS

Substitute Trustee

STATE OF TEXAS

COUNTY OF TERRY

This instrument was acknowledged before me on this 12 day of 12 day of 2018, by Konald Ruyd

GINGER TRIMBLE

NOTARY PUBLIC - STATE OF TEXAS

ID # 01205300-1

My Commission Expires 07-31-2020

NOT'AR PUBLIC, STATE OF TEXAS
My Commission expires: 7-31-300

TERRY COUNTY, TEXAS INST NO: 275531 VOL: 0926 PG: 0384

COUNTY OF TERRY

THE STATE OF TEXAS COUNTY OF TO thereby certify that this instrument was filed on the date and time stamped hereon by Terry County Clerks Office and was duly recorded in the volume and page of the named records of:

TERRY COUNTY OFFICIAL PUBLIC RECORD

Any provision herein which restricts the sale, rental, or use of the described Real Property because of color or race is invalid and unenforceable under federal law.

> Hon. Kim Carter, County Clerk Terry County, Texas

:275531 Instr. Volum e :0926 :0381

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File Date : 12 July, 2018 Time Filed : 11:55 AM

