

FILED

19 NOV 12 PM 2:18

303 AZALEA
MOUNT VERNON, TX 75457

Betty Crane
00000008672305
CLERK COUNTY COURT
FRANKLIN CO. TX

NOTICE OF [SUBSTITUTE] TRUSTEE'S 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: December 03, 2019

Time: The sale will begin at 12:00 PM or not later than three hours after that time.

Place: SOUTH STEPS OF THE FRANKLIN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 29, 2004 and recorded in Document VOLUME 119 PAGE 704 real property records of FRANKLIN County, Texas, with DOUGLAS LORENZ AND IRMA LORENZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by DOUGLAS LORENZ AND IRMA LORENZ, securing the payment of the indebtednesses in the original principal amount of \$96,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. FLAGSTAR BANK, F.S.B. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. 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. FLAGSTAR BANK, F.S.B., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FLAGSTAR BANK, F.S.B.
5151 CORPORATE DRIVE
TROY, MI 48098



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.

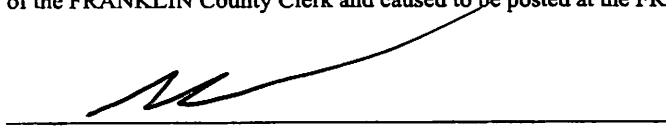
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead HARRIETT FLETCHER, ROBERT LAMONT, RONNIE HUBBARD, SHERYL LAMONT, ALLAN JOHNSTON, RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, SHAWN SCHILLER, PATRICK ZWIERS, DARLA BOETTCHER, IRENE LINDSAY, DANA KAMIN, LISA BRUNO, RONDA TYLER OR SHANNAH WALKER, AL DAVIS, KEVIN MCCARTHY, MURPHY HOWLE, OR BEATRICE CARRILLO whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is Kevin McCarthy, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 11/12/2019 I filed at the office of the FRANKLIN County Clerk and caused to be posted at the FRANKLIN County courthouse this notice of sale.



Declarants Name: Kevin McCarthy

Date: 11/12/2019

303 AZALEA
MOUNT VERNON, TX 75457

0000008672305

0000008672305

FRANKLIN

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN FRANKLIN COUNTY, TEXAS, BEING LOTS 362 AND 363 OF TRES LAGOS A SUBDIVISION LOCATED IN THE C.A. BROWNLEE SURVEY A-46 OF FRANKLIN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT CABINET, PAGE 57A OF THE SURVEYOR'S RECORDS, FRANKLIN COUNTY, TEXAS.