## NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

## **DEED OF TRUST INFORMATION:**

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Date: Grantor(s): Original Mortgagee: Original Principal: Recording Information: Property County: Property: 03/28/2002 JOHNNY FRANK BERLEY, A SINGLE PERSON R.H. LENDING, INC. DBA RESIDENTIAL HOME LENDING \$65,924.00 Instrument 00026281 Van Zandt

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN VAN ZANDT COUNTY, TEXAS, BEING A PART OF LOT 23, BLOCK 1 OF THE INDIANHEAD RANCHETTE ADDITION AS SHOWN IN VOLUME 1, PAGE 68 (GLIDE 32 A & B), MAP AND PLAT RECORDS OF VAN ZANDT COUNTY, TEXAS.

BEING 0.550 OF AN ACRE OF LAND SITUATED IN THE H. B. ANDERSON SURVEY, ABSTRACT NO. 15, VANZANDT COUNTY, TEXAS, BEING A PART OF TRACT 23, BLOCK I, INDIANHEAD RANCHETTES, AS FOUND RECORDED IN GLIDE 32A&B OF THE PLAT RECORDS OF VANZANDT COUNTY, TEXAS, BEING ALL OF THAT CERTAIN CALLED 0.294 ACRE TRACT DESCRIBED IN A SPECIAL WARRANTY DEED, DATED JANUARY 20, 1998, FROM GREG WELLS TO KANN WELLS, AS FOUND RECORDED IN VOLUME 1452, PAGE 950 OF THE REAL RECORDS OF VAN ZANDT COUNTY, TEXAS, AND BEING A PART OF THAT CERTAIN CALLED 0.30 ACRE TRACT DESCRIBED IN A SPECIAL WARRANTY DEED, DATED JANUARY 20, 1998, FROM GREG WELLS TO KARIN WELLS, AS FOUND RECORDED IN VOLUME 1452, PAGE 952 OF THE REAL RECORDS OF VANZANDT COUNTY, TEXAS SAID 0.550 OF AN ACRE OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A POINT FOR CORNER AT THE WEST CORNER OF TRACT 23, BLOCK I, INDIANHEAD RANCHETTES, AT THE WEST CORNER OF THE ABOVE REFERENCED 0.3 ACRE TRACT, AND BEING LOCATED AT THE INTERSECTION OF THE SOUTHEAST LINE OF COUNTY ROAD NO. 3723 WITH THE NORTHEAST LINE OF COUNTY ROAD NO. 3729, FROM WHICH A 1/2 INCH IRON ROD (FOUND) AND USED FOR REFERENCE BEARS SOUTH 44 DEG. 33 MIN. 00 SEC. WEST, A DISTANCE OF 1.34 FEET;

THENCE: NORTH 44 DEG. 33 MIN. 00 SEC. EAST, WITH THE NORTHWEST LINE OF TRACT 23, WITH THE NORTHWEST LINE OF SAID 0.3 ACRE TRACT, AND WITH THE SOUTHEAST LINE OF COUNTY ROAD NO. 3723, A DISTANCE OF 140.00 FEET TO A 112 INCH IRON ROD (SET) FOR CORNER AT THE WEST CORNER OF THAT CERTAIN 20' BY 80' LOT DESCRIBED IN A QUIT-CLAIM DEED FROM GREGORY M. AND KARIN L. WELLS TO BILLY AND MARJORIE CALLAHAN, AS FOUND RECORDED IN VOLUME 1574, PAGE 50 OF THE REAL RECORDS OF VAN ZANDT COUNTY, TEXAS;

THENCE: SOUTH 45 DEG. I 0 MIN. 49 SEC. EAST, ACROSS SAID 0.3 ACRE TRACT AND WITH THE SOUTHWEST LINE OF SAID 20' BY 80' LOT, A DISTANCE OF 80.01 FEET TO A 1/2 INCH IRON ROD (SET) FOR CORNER AT THE SOUTH CORNER OF SAID 20' BY 80' LOT, IN THE SOUTHEAST LINE OF SAID 0.3 ACRE TRACT, AND IN THE NORTHWEST LINE OF THE ABOVE REFERENCED 0.294 ACRE TRACT;

THENCE: NORTH 44 DEG. 34 MIN. 17 SEC. EAST, WITH THE SOUTHEAST LINE OF SAID 20' BY 80' LOT, WITH THE SOUTHEAST LINE OF SAID 0.3 ACRE TRACT, AND WITH THE NORTHWEST LINE OF SAID 0.294 ACRE TRACT, A DISTANCE OF 20.00 FEET TO A 1/2 INCH IRON ROD (FOUND) FOR CORNER AT THE EAST CORNER OF SAID 0.30 ACRE TRACT, AT THE NORTH CORNER OF SAID 0.294 ACRE TRACT, AND AT THE EAST CORNER OF SAID 20' BY 80' LOT;

THENCE: SOUTH 45 DEG. 09 MIN. 45 SEC. EAST, WITH THE NORTHEAST LINE OF SAID 0.294 ACRE TRACT, A DISTANCE OF 79.77 FEET TO A 1/2 INCH IRON ROD

NORTHEAST LINE OF COUNTY ROAD NO. 3729, A DISTANCE OF 159.93 FEET BACK TO THE PLACE OF BEGINNING, AND CONTAINING 0.550 OF AN ACRE OF LAND.

Reported Address:

119 VZCR 3729, WILLS POINT, TX 75169

## **MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee:	Bank of America, N.A.
Mortgage Servicer:	Wells Fargo Bank, N. A.
Current Beneficiary:	Bank of America, N.A.
Mortgage Servicer Address:	3476 Stateview Boulevard, Fort Mill, SC 29715

## **SALE INFORMATION:**

Date of Sale:	Tuesday, the 6th day of November, 2018
Time of Sale:	10:00AM or within three hours thereafter.
Place of Sale:	AT THE STEPS TO THE NORTH ENTRANCE OF THE COURTHOUSE in Van Zandt
	County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Van Zandt County Commissioner's Court.
Substitute Trustee(s):	Aurora Campos, Jonathan Harrison, Markcos Pineda, Ramiro Cuevas, Patrick Zwiers, Kristopher Holub, Frederick Britton, Shawn Schiller, Tonya Pineda, Kelly Main, Bob Dickerson, Randy Daniel, Jim O'Bryant, Judith A. Frappier, Roy Lovell, Michael Burns, Elizabeth Hayes, Sammy Hooda, or Suzanne Suarez, any to act
Substitute Trustee Address:	14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Aurora Campos, Jonathan Harrison, Markcos Pineda, Ramiro Cuevas, Patrick Zwiers, Kristopher Holub, Frederick Britton, Shawn Schiller, Tonya Pineda, Kelly Main, Bob Dickerson, Randy Daniel, Jim O'Bryant, Judith A. Frappier, Roy Lovell, Michael Burns, Elizabeth Hayes, Sammy Hooda, or Suzanne Suarez, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

- 1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
- 2. Aurora Campos, Jonathan Harrison, Markcos Pineda, Ramiro Cuevas, Patrick Zwiers, Kristopher Holub, Frederick Britton, Shawn Schiller, Tonya Pineda, Kelly Main, Bob Dickerson, Randy Daniel, Jim O'Bryant, Judith A. Frappier, Roy Lovell, Michael Burns, Elizabeth Hayes, Sammy Hooda, or Suzanne Suarez, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
- 3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
- 4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

Bonial & Associates, P.C.