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FILED AT 1010 O'CLOCK A M

OCT 26 2017

Notice of [Substitute] Trustee Sale

*Barbara J...*

Assert and protect your rights as a member of the armed forces of the United States. If you are of 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: 12/05/2017

Time: The sale will begin at 10:00 AM or not later than three hours after that time

Place: Coryell County Courthouse, 620 East Main Street, Gatesville, TX 76528 - THE NORTH DOOR AND/ OR PORCH , BEING THE NORTH ENTRANCE OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

Property Address: 318 Geronimo Ln, Gatesville, TX 76528

- 2. **Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the trustee to sell the property in one or more parcels and/or to sell all or only part 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 express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Any conveyance of the property is subject to all matters of record affecting the property
- 3. **Instrument to be Foreclosed:** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 04/30/2009 and recorded 05/07/2009 in Document 227363, Book ---- Page ----, real property records of Coryell County Texas, with **Michael D. Garvin and Janna Garvin** grantor(s) and Flagship Financial Group, LLC, as Lender, Mortgage Electronic Registration Systems, INC., as Beneficiary. Non-Hamp Loan Modification Agreement recorded under instrument no 269440 on 01/27/2014, Coryell County, Texas.
- 4. **Appointment of Substitute Trustee:** The undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by the above referenced Deed of Trust.
- 5. **Obligation Secured:** Deed of Trust or Contract Lien executed by **Michael D. Garvin and Janna Garvin** securing the payment of the indebtedness in the original principal amount of \$ 148,773.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. **Ocwen Loan Servicing, LLC** is the current mortgagee of the note and the deed of trust or contract lien.
- 6. **Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.
- 7. **Property to be sold:** The property to be sold is described as follows:

**LOT TWELVE (12), BLOCK FIVE (5), OF INDIAN ACRES, CORYELL COUNTY, TEXAS, AS SHOWN OF RECORD IN VOLUME 3, PAGE 13 OR CABINET A, SLIDE 134, PLAT RECORDS OF CORYELL COUNTY, TEXAS.**

### Notice of [Substitute] Trustee Sale

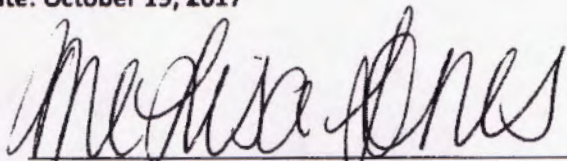
8. **Mortgage Servicer Information:** The Mortgage Service is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. **Ocwen Loan Servicing, LLC**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O Ocwen Loan Servicing, LLC  
1661 Worthington Rd., Suite 100  
West Palm Beach, FL 33409  
Phone: 1-800-746-2936

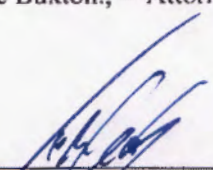
9. **Limitation of Damages:** If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

**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**

Date: October 19, 2017



Stephanie Spurlock, Laterrika Thompkins, Camisha Scott, Keisha Lyons, Melisa Jones, Iman Walcott, Tanesha Humphrey, Claire Buxton., – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer



Kristopher Holub, Patrick Zwiers, Tim Lewis, Brenda Wiggs, Denise Boerner, Donna Stockman, Guy Wiggs, David Stockman, Lori McCarty, Juanita Cox, Jimmy Carroll Brewer, Stephen Rawlings, Diasha Perkins, Jason Brewer, Frederick Britton, Jack Burns II, Aarti Patel, Pamela Thomas, Chance Oliver, Max Murphy or Bret Allen – Substitute Trustee(s)

C/O Power Default Services, Inc.  
Northpark Town Center  
1000 Abernathy Rd NE; Bldg 400, Suite 200  
Atlanta, GA 30328  
Telephone: 855-427-2204  
Fax: 866-960-8298

**POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.**