

19-249065

**Notice of Substitute Trustee's Sale**

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)**

<b>Deed of Trust Date.</b> September 25, 2014	<b>Original Mortgagor/Grantor.</b> RUTH ANN WINDHAM
<b>Original Beneficiary / Mortgagee</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR CITIBANK, N.A. ., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> NEWREZ LLC F/K/A NEW PENN FINANCIAL LLC D/B/A SHELLPOINT MORTGAGE SERVICING
<b>Recorded in.</b> <b>Volume.</b> 139 <b>Page:</b> 754 <b>Instrument No</b> 6243	<b>Property County.</b> BROWN
<b>Mortgage Servicer</b> NEWREZ LLC F/K/A NEW PENN FINANCIAL LLC D/B/A SHELLPOINT MORTGAGE SERVICING	<b>Mortgage Servicer's Address</b> 55 Beattie Place, Suite 110, MS#001, Greenville, SC 29601

\* 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 \$40,120.00, executed by RUTH ANN WINDHAM and payable to the order of Lender.

**Property Address/Mailing Address** 3919 CRESTRIDGE DR, BROWNWOOD, TX 76801

**Legal Description of Property to be Sold** BEING 0.232 ACRES, BEING ALL OF LOT NO. 10, BLOCK NO 8 SOUTHERN HILLS THIRD ADDITION TO THE CITY OF BROWNWOOD, BROWN COUNTY, TEXAS AS DESCRIBED IN VOLUME 4, PAGE 53, OF THE PLAT RECORDS OF BROWN COUNTY, TEXAS; SAID 0.232 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS AND AS SURVEYED UNDER THE SUPERVISION OF WATSON AND ASSOCIATES OF MASON IN JULY, 2005;

BEGINNING AT A 3/8' IRON ROD FOUND IN THE SOUTH LINE IN THE SOUTH LINE OF THAT CERTAIN PUBLIC ROAD KNOWN AS CRESTRIDGE DRIVE, FOR THE NORTHEAST CORNER OF THAT CERTAIN LOT NO. 9 OF SAID BLOCK NO 8 AND NORTHWEST CORNER HEREOF AND FROM WHICH A 3/8 INCH IRON ROD FOUND BEARS NORTH 82 DEG. 10'26" WEST A DISTANCE OF 83.07 FEET;

THENCE, SOUTH 82 DEG 13'00"EAST A DISTANCE OF 83 03 FEET ALONG THE SOUTH LINE OF SAID CRESTRIDGE DRIVE TO A 1/2 INCH IRON ROD SET FOR THE NORTHWEST CORNER OF THAT CERTAIN LOT NO. 11 OF SAID BLOCK NO 8 AND THE NORTHEAST CORNER HEREOF AND FORM WHICH A 3/4 IRON PIPE FOUND BEARS SOUTH 82 DEG 13'00" EAST A DISTANCE OF 83.03 FEET;

THENCE SOUTH 07 DEG 55'48" WEST A DISTANCE OF 121 84 FEET ALONG THE WEST LINE OF SAID LOT NO. 11 TO A 3/8 IRON ROD FOUND IN THE NORTH LINE OF AN ALLEY, FOR THE SOUTHWEST CORNER OF SAID LOT NO 11 AND THE SOUTHEAST CORNER HEREOF AND FROM WHICH A 3/8 IRON ROD FOUND BEARS SOUTH 82 DEG 12'14"EAST A DISTANCE OF 83.05 FEET,

THENCE, NORTH 81 DEG. 46'06" WEST A DISTANCE OF 83 51 FEET ALONG THE NORTH LINE OF SAID

**POSTED**

Sharon Ferguson, Brown County Clerk  
Time 1:52pm

**JUN 13 2019**

By Deputy  
*[Signature]*

ALLEY TO A CALCULATED POINT FOR THE SOUTHEAST CORNER OF SAID LOT NO. 9 AND THE SOUTHWEST CORNER HEREOF AND FROM WHICH A 3/8' IRON ROD FOUND BEARS NORTH 81 DEG. 46'06" WEST A DISTANCE OF 167.02 AND A 3/4 IRON PIPE FOUND BEARS NORTH 51 DEG. 55'22" WEST A DISTANCE OF 1.63 FEET,

THENCE, NORTH 08 DEG. 09'32" EAST DISTANCE OF 121.19 FEET ALONG THE EAST LINE OF SAID LOT NO. 9 TO THE POINT OF BEGINNING, CONTAINING 0.232 ACRES, MORE OR LESS

<b>Date of Sale:</b> August 06, 2019	<b>Earliest time Sale will begin</b> 10 00 AM
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**Place of sale of Property.** Brown County Courthouse, 200 South Broadway, Brownwood, TX 76801

OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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, the owner and holder of the Note, has requested Linda J. Reppert, Howard Whitney, Ramiro Cuevas, Kristopher Holub, Jack Burns II, Pamela Thomas, Dylan Ruiz, Maxwell Atherton, Vanessa McHaney, whose address is 1 Mauchly Irvine, CA 92618 or Linda J. Reppert, Howard Whitney, whose address is 14800 Landmark Blvd, Suite 850, Dallas, TX 75254, 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.

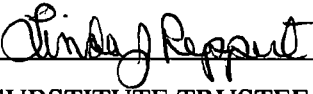
**Terms of Sale.** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Linda J. Reppert, Howard Whitney, Ramiro Cuevas, Kristopher Holub, Jack Burns II, Pamela Thomas, Dylan Ruiz, Maxwell Atherton, Vanessa McHaney, whose address is 1 Mauchly Irvine, CA 92618 or Linda J. Reppert, Howard Whitney, whose address is 14800 Landmark Blvd, Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Linda J. Reppert, Howard Whitney, Ramiro Cuevas, Kristopher Holub, Jack Burns II, Pamela Thomas, Dylan Ruiz, Maxwell Atherton, Vanessa McHaney, whose address is 1 Mauchly Irvine, CA 92618 or Linda J. Reppert, Howard Whitney, whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

**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 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.**

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SUBSTITUTE TRUSTEE

Linda J. Reppert, Howard Whitney, Ramiro Cuevas,  
Kristopher Holub, Jack Burns II, Pamela Thomas, Dylan Ruiz,  
Maxwell Atherton, Vanessa McHaney, Linda J. Reppert,  
Howard Whitney, Trustee

c/o RAS CRANE, LLC, 10700 Abbott's Bridge Road, Suite  
170, Duluth, Georgia 30097; PH. (470)321-7112