

Notice of [Substitute] Trustee 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: 09/05/2017

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

Place: AT THE MAIN FRONT DOOR FACING MAIN STREET OF THE COUNTY COURTHOUSE IN FREDRICKSBURG, GILLISPIE COUNTY, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

Property Address: 1007 Friendship Ln, Fredericksburg, TX 78624

- 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 02/15/2002 and recorded 02/18/2002 in Document 020937, Book 450 Page 117, real property records of Gillespie County Texas, with Jose Ramirez and wife, Alma P Ramirez, grantor(s) and Option One Mortgage Corporation, a California Corporation.
- 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 Jose Ramirez and wife, Alma P Ramirez, securing the payment of the indebtedness in the original principal amount of \$72,200.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. **New Residential Mortgage Loan Trust 2016-2** (if not supported by a jurisdiction then Loan Level Handling for investor direction) is the current mortgagee of the note and the deed of trust or contract lien.

JUL 20 2017
③ 12:37pm

FILED

MARY LYNN RUSCHE
COUNTY CLERK
Gillespie Co., Texas

By 
Deputy

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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:

Field notes for a 0.499 acre tract of land

Being a 0.499 acre tract of land out of the William H. Anderson Survey No. 197, Abstract No. 2, Gillespie County, Texas, said 0.499 acre tract of land being that certain 0.500 acre tract of land conveyed to Regina Marie Griggs by deed recorded in Volume 382, Pages 862-863, Real Property Records, Gillespie County, Texas, said 0.499 acre tract being more particularly described by metes and bounds as follows:

Beginning at a ½" steel rod found in the south line of Friendship Lane for the northwest corner of the herein described tract, the northwest corner of said 0.500 acre tract, the northeast corner of the Joseph G. and Peggy K. Ginn 0.72 acre tract of land recorded in Volume 263, Pages 94-97, Real Property records, Gillespie County, Texas;

Thence, with the south line of Friendship Lane, the north line of said 0.500 acre tract, the north line of the herein described tract, N. 90°00'00" E., 126.40 feet (N 90°00'00" E 126.41' called) to a ½" steel rod found for the northeast corner of the herein described tract, the northwest corner of the remaining portion of a 3.5 acre tract of land conveyed to David D. Tatsch in Volume 147, Page 846-848, Deed Records, Gillespie County, Texas;

Thence, with the east line of said 0.500 acre tract, the east line of the herein described tract, a west line of the Tatsch remaining portion of 3.5 acres, S. 00°38'50" W., 172.28 feet (S 00°28'32" W 172.30' called) to a ½" steel rod found for the southeast corner of the herein described tract, the southeast corner of said 0.500 acre tract, an interior corner of said Tatsch tract;

Thence, with the south line of the herein described tract, the south line of said 0.500 acre tract, a north line of the remaining portion of 3.5 acres, N. 89°49'47" W., 126.29 feet (N 90°00'00" W 126.41' called) to a ½" steel rod found in the east line of the Judy C. Frost 2.30 acre tract of land recorded in Volume 421, Pages 151-153, Real Property Records, Gillespie County, Texas, for the southwest corner of the herein described tract, the southwest corner of said 0.500 acre tract;

Thence, with the west line of the herein described tract, the west line of said 0.500 acre tract, the east line of said Frost 2.30 acre tract, N. 00°36'36" E., passing the northeast corner of said Frost 2.30 acre tract, the southeast corner of the Ginn 0.72 acre tract, 171.90 feet (N 00°28'32" E 172.30' called) to the Point-of-Beginning and containing 0.499 acres of land.

Note: This description is based on an on the ground survey performed on January 16, 2002. A Survey Plat of the above described tract was prepared.

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

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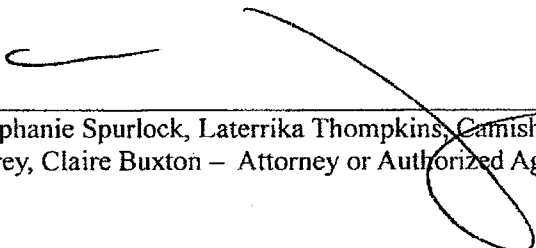
resulting foreclosure of the lien securing the property referenced above. **Ocwen Loan Servicing, LLC**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

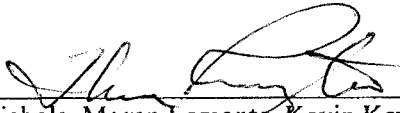
C/O Ocwen Loan Servicing, LLC
1661 Worthington Rd., Suite 100
West Palm Beach, FL 33409
Phone: 1-800-746-2936

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: July 13, 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


Jill Nichols, Megan Lamonte, Kevin Key, Jay Jacobs, Thomas Rossington, Martha Rossington, Deanna Ray, Juanita Cox, Jimmy Carroll Brewer, Stephen Rawlings, Diasha Perkins, Jason Brewer, Frederick Britton, Jack Burns, II, Patricia Sanders, Pamela Thomas, Aarti Patel, Chance Oliver, Max Murphy or Bret Oliver – 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.