

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

OCT 03 2019

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. BY BOBBIE DAVIS COUNTY CLERK, PANOLA COUNTY, TEXAS G. G. Selma DEPUTY THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Panola County Texas Home Equity Security Instrument

Date of Security Instrument: January 4, 2008

Amount: \$31,607.93

Grantor(s): MICHAEL K. STEPHNEY AKA MICHAEL STEPHNEY
YOLANDA M. STEPHNEY, HUSBAND AND WIFE

Original Mortgagee: CITIFINANCIAL. INC.

Current Mortgagee: WILMINGTON SAVINGS FUND SOCIETY, FSB. AS
TRUSTEE OF STANWICH MORTGAGE LOAN TRUST A

Original Trustee: KELLY RYAN

Mortgage Servicer and Address: CARRINGTON MORTGAGE SERVICES, LLC
1600 South Douglass Road, Suite 200-A
Anaheim, California 92806

Recording Information: Recorded on 1/9/2008, as Instrument No. 127083 in Book 1419
Page 808 Panola County, Texas

Legal Description: LOT ONE HUNDRED EIGHTY-EIGHT (188) TOWN OF
BECKVILLE, ADDITION RECORDED IN VOLUME 3,
PAGE 399 OF THE PLAT RECORDS OF PANOLA
COUNTY, TEXAS DEED RECORDS.

Date of Sale: 11/5/2019

Earliest Time Sale Will Begin: 10:00 AM

Place of Sale: The foreclosure sale will be conducted in the area designated by the Panola County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosures sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

WHEREAS, an Default Order was entered on 8/22/2019, under Cause No. 2019-205, in the Judicial District Of Panola County Judicial District Court of Panola County, Texas;

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE **SHERYL LAMONT, ROBERT LAMONT, HARRIETT FLETCHER, ALLAN JOHNSTON, SHARON ST. PIERRE, RONNIE HUBBARD, TERRI WORLEY, LISA DELONG, PAUL A. HOEFKER, ROBERT L. NEGRIN** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 701 N. Post Oak Road, Suite 205, Houston, TX 77024. (713) 293-3618.




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 state above or within three (3) hours after that time.

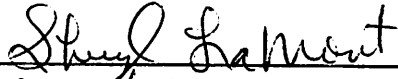
NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Texas Home Equity Security Instrument, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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 the notice immediately.

EXECUTED in multiple originals on 9/25/2019.

By: 

Paul A. Hoefker, Attorney
Robert L. Negrin, Attorney
Aldridge Pite, LLP
701 N. Post Oak Road, Suite 205
Houston, TX 77024



Sheryl Lammont 10-03-19

Return to:
ALDRIDGE PITE, LLP
4375 JUTLAND DR., SUITE 200
P.O. BOX 17935
SAN DIEGO, CA 92177-0935
FAX #: 619-590-1385
866-931-0036

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550