

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Tommy Jackson, Ron Harmon, Tiffany Beggs, Carolyn
Ciccio, Amy Bowman, Reid Ruple, Kathleen Adkins,
Evan Press, Reva Rouchon-Harris, Renee Speight, Ian
Moser, Stephanie Kohler, Catrena Ward, Kim Hinshaw,
Benjamin Griesinger, Vanessa McHaney
c/o Miller, Watson & George, P.C.
Choice Default Group
304 S. Jones Blvd. Suite 1120
Las Vegas, NV 89107
(800) 567-4735

TS No TX07000428-18-1

APN 51454

TO No 1008897

NOTICE OF FORECLOSURE SALE

WHEREAS, on March 6, 2015, RICHARD A RAMON AND RILISSA IBARRA, HUSBAND AND WIFE as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of CALVIN C. MANN, JR. as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for FREEDOM MORTGAGE CORPORATION, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$313,516.00, payable to the order of FREEDOM MORTGAGE CORPORATION as current Beneficiary, which Deed of Trust recorded on March 10, 2015 as Document No. 2015101336 in Book OR Volume 1554, on Page 460 in Chambers County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

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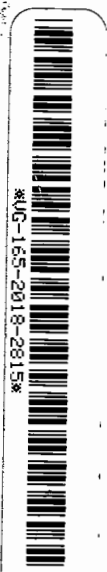
WHEREAS, defaults have occurred in the covenants of the Deed of Trust monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and FREEDOM MORTGAGE CORPORATION, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Wednesday, January 2, 2019 at 10:00 AM**, no later than three (3) hours after such time, being the first Wednesday of such month, the Substitute Trustee will sell the Property at a public venue to the highest bidder for cash. The sale will take place in Chambers County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **Chambers County Courthouse, 404 Washington Avenue, Anahuac, TX 77514.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of FREEDOM MORTGAGE CORPORATION's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and FREEDOM MORTGAGE CORPORATION's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.



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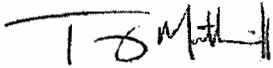
46-165-2018-2815

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

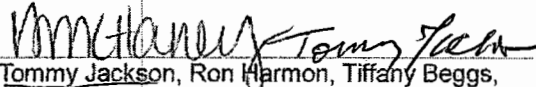
Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

In accordance with Texas Property Code Section 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Choice Default Group and the named Substitute Trustee(s) below, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.



Miller, Watson & George, P.C.
Tracey Midkiff, Attorney at Law
Texas Bar #24076558



Tommy Jackson, Ron Harmon, Tiffany Beggs,
Carolyn Ciccio, Amy Bowman, Reid Ruple,
Kathleen Adkins, Evan Press, Reva Rouchon-
Harris, Renee Speight, Ian Moser, Stephanie
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Griesinger, Vanessa McHaney
Substitute Trustee(s)
c/o Choice Default Group
304 S. Jones Blvd. Suite 1120
Las Vegas, NV 89107

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.

**SALE INFORMATION CAN BE OBTAINED ON LINE AT www.Auction.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com AT 800.280.2832**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (800) 567-4735
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

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EXHIBIT "A"

LOT 5, BLOCK 6, OF FINAL PLAT OF EAGLE CREEK SUBDIVISION, SECTION III, A SUBDIVISION IN CHAMBERS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN COUNTY CLERK'S FILE NO. 67897, MAP AND/OR PLAT RECORDS OF CHAMBERS COUNTY, TEXAS

FILED FOR RECORD IN:
Chambers County
On: 11/1/2018 1:15:56 PM
Doc Number: 2018 - 2815
Number of Pages: 3
Amount: 10.00
Order#: 20181101000019
By: AM



Heather H. Hawthorne, County Clerk

Recorded: *Jane Martin*