

FILED FOR RECORD  
HOPKINS COUNTY, TEXAS

2018 JUL 12 A 11: 22

DEBBIE SHIRLEY  
COUNTY CLERK

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**HOPKINS County**

**Deed of Trust Dated:** October 31, 2016

**Amount:** \$140,000.00

**Grantor(s):** CINDY RAMSEY and KENNETH EDGAR RAMSEY

**Original Mortgagee:** GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION

**Current Mortgagee:** GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION

**Mortgagee Address:** GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, 5898 COPLEY DR. 4TH FLOOR, SAN DIEGO, CA 92111

BY \_\_\_\_\_ DEPUTY

**Recording Information:** Document No. 20165417

**Legal Description:** A 0.31 ACRE TRACT SITUATED IN THE JOSE Y'BARBO SURVEY, ABSTRACT NO. 1102, CITY OF SULPHUR SPRINGS, HOPKINS COUNTY, TEXAS, AND BEING ALL OF THE SAME LAND DESCRIBED AS LOT 2, BLOCK, ROCK CREEK ADDITION, ACCORDING TO THE PLAT THEREOF AS RECORDED IN VOLUME 4, PAGE 37, MAP RECORDS, HOPKINS COUNTY, TEXAS.

**Date of Sale:** August 7, 2018 between the hours of 10:00 AM and 1:00 PM.

**Earliest Time Sale Will Begin:** 10:00 AM

**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the HOPKINS County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure 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.

HARRIETT FLETCHER OR ROBERT LAMONT, SHERYL LAMONT, DAVID SIMS, SHARON ST. PIERRE, AURORA CAMPOS, RAMIRO CUEVAS, PATRICK ZWIERS, RONNIE HUBBARD, MURPHY HOWLE, SHANNAH HOWLE, JON MURPHY HOWLE, SUE SPASIC, ZORAN W. SPASIC, DANA KAMIN OR ALLAN JOHNSTON have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.


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.

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.


**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 Deed of Trust, 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.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

**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.**

  
Aaron Espinoza, Attorney at Law

HUGHES, WATTERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2018-003885

  
HARRIETT FLETCHER OR ROBERT LAMONT, SHERYL  
LAMONT, DAVID SIMS, SHARON ST. PIERRE, AURORA  
CAMPOS, RAMIRO CUEVAS, PATRICK ZWIERS, RONNIE  
HUBBARD, MURPHY HOWLE, SHANNAH HOWLE, JON  
MURPHY HOWLE, SUE SPASIC, ZORAN W. SPASIC, DANA  
KAMIN OR ALLAN JOHNSTON  
c/o Tejas Trustee Services  
14800 Landmark Blvd, Suite 850  
Addison, TX 75254