

Notice of Substitute Trustee Sale

T.S. #: 19-3345

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.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: **4/7/2020**

Time: The sale will begin no earlier than **10:00 AM** or no later than three hours thereafter.
The sale will be completed by no later than **1:00 PM**

Place: **Galveston County Courthouse in GALVESTON, Texas, at the following location:
Galveston County Courthouse, 722 Moody, Galveston, TX 77550
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT,
PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

Property To Be Sold - The property to be sold is described as follows:

LOT FOUR (4), IN BLOCK THREE (3), OF BAY VIEW SECTION TWO PHASE TWO, A SUBDIVISION IN GALVESTON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER INSTRUMENT NUMBER 2014071877 OF THE MAP RECORDS OF GALVESTON COUNTY, TEXAS.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 2/26/2016 and is recorded in the office of the County Clerk of Galveston County, Texas, under County Clerk's File No 2016012292 recorded on 3/4/2016 of the Real Property Records of Galveston County, Texas.
The subject Deed of Trust was modified by Loan Modification recorded as Instrument 2018075707 and recorded on 12/31/2018.

2863 GINGER COVE LANE
DICKINSON, TX 77539

Trustor(s):	DAVID VILLANUEVA	Original Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS BENEFICIARY ACTING SOLELY AS NOMINEE FOR NATIONS RELIABLE LENDING, LLC, ITS SUCCESSORS AND ASSIGNS
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Current Beneficiary:	Planet Home Lending, LLC	Loan Servicer:	Planet Home Lending, LLC
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Current **Traci Yeaman, Tim Worstell, Stephen Mayers, Colette Mayers, Carl Meyers, Leb**
Substituted **Kemp, Kelly McDaniel, Israel Curtis, John Sisk, Cary Corenblum, Evan Press, Joshua**
Trustees: **Sanders, Matthew Hansen, Patricia Poston, Nick Poston, David Poston, David Barry,**
 Steve Leva, Jeff Leva, Sandy Dasigenis, Lillian Poelker, Patricia Poston, Rick Snoke,
 Briana Young, Patricia Sanchez, Heather Smith

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.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by DAVID VILLANUEVA, JOINED HEREIN PRO FORMA WITH HIS SPOUSE, JERICA VILLANUEVA. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$247,903.00, executed by DAVID VILLANUEVA, JOINED HEREIN PRO FORMA WITH HIS SPOUSE, JERICA VILLANUEVA, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS BENEFICIARY ACTING SOLELY AS NOMINEE FOR NATIONS RELIABLE LENDING, LLC, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of DAVID VILLANUEVA, JOINED HEREIN PRO FORMA WITH HIS SPOUSE, JERICA VILLANUEVA to DAVID VILLANUEVA. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

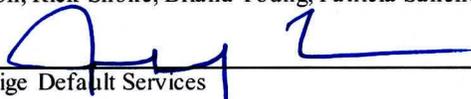
Planet Home Lending, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301

(855) 884-2250

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Dated: 1/23/2020

Traci Yeaman, Tim Worstell, Stephen Mayers, Colette Mayers, Carl Meyers, Leb Kemp, Kelly McDaniel, Israel Curtis, John Sisk, Cary Corenblum, Evan Press, Joshua Sanders, Matthew Hansen, Patricia Poston, Nick Poston, David Poston, David Barry, Steve Leva, Jeff Leva, Sandy Dasigenis, Lillian Poelker, Patricia Poston, Rick Snoke, Briana Young, Patricia Sanchez, Heather Smith



Prestige Default Services
600 E John Carpenter Freeway, Suite 175
Irving, Texas 75062
Phone: (949) 427-2010
Fax: (949) 427-2732
Website: AUCTION.COM

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services
600 E John Carpenter Freeway, Suite 175
Irving, Texas 75062
Attn: Trustee Department

FILED

Instrument Number: *FILED2020000156*

Filing Fee: 23.00

Number Of Pages:4

Filing Date: 01/23/2020 1:35PM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



Dwight D. Sullivan

Dwight D. Sullivan, County Clerk
Galveston County, Texas

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*