

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: **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. Tex. Prop. Code § 51.002(i)**

Deed of Trust Date: December 27, 2004	Original Mortgagor/Grantor: FERRIS CLAY RYDEN
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR RESOURCE MORTGAGE SOLUTIONS	Current Beneficiary / Mortgagee: DITECH FINANCIAL LLC
Recorded in: Volume: 1202 Page: 1074	Property County: ERATH
Mortgage Servicer: Ditech Financial	Mortgage Servicer's Address: 2100 E. Elliot Road, Bldg 94 Mail Stop T325 Tempe, AZ 85284

* 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.

Secures: Note in the original principal amount of \$50,000.00, executed by FERRIS CLAY RYDEN ("Borrower") and payable to the order of Lender.

Property Address/Mailing Address: 1310 LYDIA AVE, STEPHENVILLE, TX 76401

Legal Description of Property to be Sold: LOT NO. 16, IN BLOCK NO. 4, OF THE HILLCREST ADDITION TO THE CITY OF STEPHENVILLE, ERATH COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 435, PAGE 151, DEED RECORDS OF ERATH COUNTY, TEXAS..

Date of Sale: January 02, 2018	Earliest time Sale will begin: 10:00 am
---------------------------------------	--

Place of sale of Property: The outside south steps of the Erath County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *DITECH FINANCIAL LLC*, the owner and holder of the Note, has requested Denise Boerner, Donna Stockman, Brenda Wiggs, David Stockman, Tim Lewis, Michelle Schwartz, Guy Wiggs, Juanita Cox, Jimmy Carroll Brewer, Stephen Rawlings to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *DITECH FINANCIAL LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

POSTED
10:55 A.M. _____ P.M.

DEC 07 2017

GWINDA JONES, COUNTY CLERK

ERATH COUNTY, TEXAS

By GW Deputy



17-106301



4640224

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Denise Boerner, Donna Stockman, Brenda Wiggs, David Stockman, Tim Lewis, Michelle Schwartz, Guy Wiggs, Juanita Cox, Jimmy Carroll Brewer, Stephen Rawlings Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Denise Boerner, Donna Stockman, Brenda Wiggs, David Stockman, Tim Lewis, Michelle Schwartz, Guy Wiggs, Juanita Cox, Jimmy Carroll Brewer, Stephen Rawlings, Trustee.

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 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.

/s/William Attmore

William Attmore

Attorney for DITECH FINANCIAL LLC

State Bar No.:24064844

wattmore@rascrane.com

RAS CRANE, LLC / Attorney for Mortgagee

1900 Enchanted Way, Suite 125

Grapevine, TX 76051

Telephone: 817-873-3080

Facsimile: (817)796-6079

Notice of Acceleration

Dear Borrower(s):

Please be advised that the undersigned law firm represents the Mortgage Servicer with respect to the above-referenced debt. Any individual to whom this notice is sent who is NOT obligated for the debt is given the following notice as a courtesy because your interest in the Property may be affected.

This letter constitutes formal notice to you of your default under the terms of the Note evidencing the Loan and the deed of trust (the "Security Instrument") securing the loan.

According to and relying on the information provided to this firm by the Mortgage Servicer, you have failed to bring the loan current despite the notice that your unpaid loan would be accelerated if the default was not timely cured.

Because of the non-payment of all past due loan installments and other amounts legally due, the Mortgage Servicer has ACCELERATED the maturity of the debt.

You have the right to reinstate the Loan after acceleration in the time and manner provided by the Loan Documents and you have the right to bring a court action to assert the non-existence of a default or any defense to acceleration, foreclosure, or other rights reserved by the Loan Documents and Applicable Law.

Should you wish to request a full payoff, please fax your written request to the fax number above. On your request, please include your name, loan number, property address, a phone number where you can be reached and either a fax number or a mailing address.

Further, this letter is to formally notify you that because of your default, the Mortgage Servicer intends to foreclose on the above-described property. Enclosed please find a Notice of Substitute Trustee's Sale, which will be posted for public sale of the real property described above. This sale is authorized by the Deed of Trust referenced in the enclosed Notice of Substitute Trustee's Sale.

Please give this letter your immediate attention. If you have any questions or need additional information, please contact our office. You will receive no further communication prior to the commencement of the foreclosure process.

NOTE: IF YOU ARE A DEBTOR PRESENTLY SUBJECT TO A PROCEEDING IN FEDERAL BANKRUPTCY COURT, OR THIS DEBT HAS BEEN DISCHARGED BY A FEDERAL BANKRUPTCY COURT, THIS NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT BUT IS BEING SENT FOR INFORMATIONAL PURPOSES ONLY OR TO SATISFY CERTAIN FEDERAL OR STATE STATUTORY OBLIGATIONS.

Sincerely,

RAS Crane, LLC

RAS Crane, LLC
10700 Abbott's Bridge Road, Suite 170
Duluth, GA 30097
Phone: 470-321-7112
Fax: 404-393-1425

December 5, 2017

Sent via Certified and Regular Mail
Borrower(s): FERRIS RYDEN
1310 LYDIA AVE
STEPHENVILLE, TX 76401

RE: Deed of Trust Dated: December 29, 2004
 Borrower(s): FERRIS CLAY RYDEN
 Original Principal Amount: \$50,000.00
 Property Address: 1310 LYDIA AVE
 STEPHENVILLE, TX 76401
Current Mortgage Servicer and Mortgagee:
 Mortgage Servicer: Ditech Financial LLC
 Mortgagee: DITECH FINANCIAL LLC

(Include if applicable: The Mortgage Servicer represents the Mortgagee under a servicing agreement with the Mortgagee, whose address is 2100 E. Elliot Road, Bldg 94 Mail Stop T325 Tempe, AZ 85284)

NOTE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Notice pursuant to the Tex. Prop. Code Sec. 51.002(i): 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.

