

Notice of [Substitute] Trustee Sale

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.

1. Date, Time, and Place of Sale.

Date: 01/03/2017

Time: The sale will begin at 10:00 AM or not later than three hours after that time

Place: The Southwest entrance of the Jack Hatchell Collin County Administration Building located at 2300 Bloomdale Road, McKinney, Texas 75071 or any other area designated by the County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

Property Address: 910 Corn Silk lane, Lavon, TX 75166

2. Terms of Sale: Cash

3. Instrument to be Foreclosed: The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 11/23/2004 and recorded 12/01/2004 in Document 2004-0171772, Book 05806 Page 00587, real property records of Collin County Texas, with Vernetta Kinchen, grantor(s), and Argent Mortgage Company, LLC.

4. Appointment of Substitute Trustee: The undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by the above referenced Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by Vernetta Kinchen, securing the payment of the indebtedness in the original principal amount of \$226,521.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, National Association, as Trustee for Park Place Securities, Inc. Asset-Backed Pass-Through Certificates Series 2005-WCH1 is the current mortgagee of the note and the deed of trust or contract lien.

STACEY KEMP
COUNTY CLERK
COLLIN COUNTY, TEXAS

2016 NOV 30 PM 2:09

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6. **Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. **Property to be sold:** The property to be sold is described as follows:

LOT 12, BLOCK C, OF BENTLY FARMS PHASE TWO, AN ADDITION TO THE CITY OF LAVON, COLLIN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME N, PAGE 169, OF THE PLAT RECORDS OF COLLIN COUNTY, TEXAS.

8. **Mortgage Servicer Information:** The Mortgage Service 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 lien securing the property referenced above. **Ocwen Loan Servicing, LLC**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O Ocwen Loan Servicing, LLC
1661 Worthington Rd., Suite 100
West Palm Beach, FL 33409
Phone: 1-800-746-2936**

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9. **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 the 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

Date: November 23, 2016


Stephanie Spurlock, Laterrika Thompkins, Camisha Scott, Keisha Lyons, Melisa Jones, Iman Walcott, Tanesha Humphrey
– Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer


Guy Wiggs, Russell Stockman, David Stockman, Brenda Wiggs, Denise Boerner, Donna Stockman, Lori McCarty, Tim Lewis, Michelle Schwartz, Robert Ortolani, Mary Mancuso, Michele Hreha, Shelley Ortolani, Michael Harrison, Becky Howell, Liz Hach, Cheryl Harris, Mitch Jordan, Bob Dickerson, Phillip Pierceall, Craig Muirhead, Clay Golden, Doug Rodgers, Wendy Lambert, Ross Bandy, Travis Kaddatz, Troy Robinett, Terry Waters, Robert Aguilar, Frederick Britton, Kristie Alvarez, Evan Press, Matthew Hansen, Chance Oliver, Max Murphy or Bret Allen, Kelly Leonard, Angel L. Reyes II – Substitute Trustee(s)

C/O Power Default Services, Inc.
Northpark Town Center
1000 Abernathy Rd. NE; Bldg. 400, Suite 200
Atlanta, GA 30328
Telephone: 855-427-2204
Fax: 866-960-8298

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.