

# NOTICE OF TRUSTEE'S 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. Sender is: Codilis & Stawiarski, PC, 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060**

**Date of Security Instrument:** August 21, 2012  
**Grantor(s):** Monica Ross and Eric Ross, Wife and Husband  
**Original Trustee:** Charles A. Brown, Attorney  
**Original Mortgagee:** JPMorgan Chase Bank, N.A.

**Recording Information:** Vol. 1291, Page 396, or Clerk's File No. 2012-00006336, in the Official Public Records of HOWARD County, Texas.

**Current Mortgagee:** JPMorgan Chase Bank, National Association

**Mortgage Servicer:** JPMorgan Chase Bank, National Association, whose address is C/O 3415 Vision Drive Columbus, OH 43219-6009 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

**Date of Sale:** 04/03/2018 **Earliest Time Sale Will Begin:** 10:00 AM

**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.**

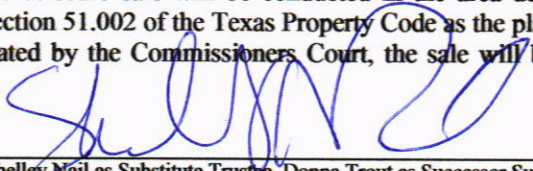
**Legal Description:**

**BEING THE EAST 140' OF LOT NO. THIRTEEN (13), IN BLOCK NO. SEVEN (7), HIGHLAND SOUTH ADDITION NO. 4 AND ADDITION NO. 2, HIGHLAND SOUTH ADDITION NO. 4, TO THE CITY OF BIG SPRING, HOWARD COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN ENVELOPE 53/B AND 109/A, PLAT RECORDS IN THE OFFICE OF THE COUNTY CLERK OF HOWARD COUNTY, TEXAS.**

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

**For Information:**

Codilis & Stawiarski, P.C.  
400 N. Sam Houston Pkwy E, Suite 900A  
Houston, TX 77060  
(281) 925-5200

  
Shelley Nail as Substitute Trustee, Donna Trout as Successor Substitute Trustee, Johnie Eads as Successor Substitute Trustee, or Thomas Delaney as Successor Substitute Trustee or Lisa Cockrell as Successor Substitute Trustee  
c/o Servicelink Default Abstract Solutions  
1320 Greenway Drive, Suite 300  
Irving, TX 75038

BY DEPUTY *Marie*  
BRENT ZITENHOFF  
COUNTY CLERK HOWARD COUNTY  
2018 MAR 12 PM 12:29  
~~FILED~~  
POSTED



# NOTICE OF TRUSTEE'S SALE

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**Date of Security Instrument:** September 13, 2006

**Grantor(s):** Carl E. Merworth and wife, Beatriz E. Merworth

**Original Trustee:** Rebecca Suzanne Smith

**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., solely as nominee for LPS Financial Network, Inc., DBA HNB Mortgage, its successors and assigns

**Recording Information:** Vol. 1022, Page 684, or Clerk's File No. 00004726, in the Official Public Records of HOWARD County, Texas.

**Current Mortgagee:** JPMorgan Chase Bank, National Association

**Mortgage Servicer:** JPMorgan Chase Bank, National Association, whose address is C/O 3415 Vision Drive Columbus, OH 43219-6009 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

**Date of Sale:** 04/03/2018      **Earliest Time Sale Will Begin:** 10:00 AM

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 Mortgagee, the Mortgagee or the Mortgagee's attorney.

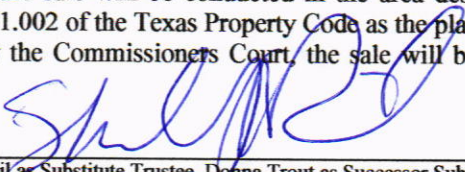
**Legal Description:**

**BEING LOT THIRTEEN (13), BLOCK ONE (1), ABERNATHY ADDITION, AN ADDITION TO THE CITY OF BIG SPRING, HOWARD COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF OF RECORD IN ENVELOPE 1/A, PLAT RECORDS OF HOWARD COUNTY, TEXAS.**

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

**For Information:**

Codilis & Stawiariski, P.C.  
400 N. Sam Houston Pkwy E, Suite 900A  
Houston, TX 77060  
(281) 925-5200

  
Shelley Nail as Substitute Trustee, Donna Trout as Successor Substitute Trustee, Frederick Britton as Successor Substitute Trustee, Johnie Eads as Successor Substitute Trustee, Ramiro Cuevas as Successor Substitute Trustee, Jonathan Schendel as Successor Substitute Trustee, Doug Woodard as Successor Substitute Trustee, Kristie Alvarez as Successor Substitute Trustee, Lanelle Lynch as Successor Substitute Trustee, or Thomas Delaney as Successor Substitute Trustee or Lisa Cockrell as Successor Substitute Trustee

BY DEPUTY  
COUNTY CLERK  
BRENT STEVENSON  
HOWARD COUNTY  
2018 MAR 02 PM 2:28  
~~FILED~~  
POSTED



4650368

# NOTICE OF TRUSTEE'S 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. Sender is: Codilis & Stawiariski, PC, 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060**

**Date of Security Instrument:** July 17, 2009

**Grantor(s):** James Phelps, a single man

**Original Trustee:** Rebecca Suzanne Smith

**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for LRS Financial Network, Inc., DBA HNB Mortgage, its successors and assigns

**Recording Information:** Vol. 1145, Page 429, or Clerk's File No. 2009-00003525, in the Official Public Records of HOWARD County, Texas.

**Current Mortgagee:** JPMorgan Chase Bank, National Association

**Mortgage Servicer:** JPMorgan Chase Bank, National Association, whose address is C/O 3415 Vision Drive Columbus, OH 43219-6009 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

**Date of Sale:** 04/03/2018      **Earliest Time Sale Will Begin:** 10:00 AM

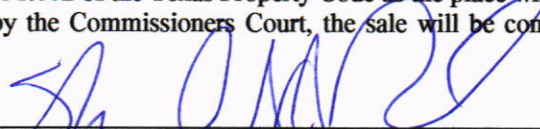
**The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above, or within three (3) hours after that time.**

**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.**

**Legal Description:**  
BEING LOT SEVEN (7), BLOCK FOUR (4), WESTERN HILLS ADDITION, AN ADDITION TO THE CITY OF BIG SPRING, HOWARD COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN ENVELOPE 105/B, PLAT RECORDS OF HOWARD COUNTY, TEXAS.

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

**For Information:**  
Codilis & Stawiariski, P.C.  
400 N. Sam Houston Pkwy E, Suite 900A  
Houston, TX 77060  
(281) 925-5200

  
Shelley Nail as Substitute Trustee, Donna Trout as Successor Substitute Trustee, Frederick Britton as Successor Substitute Trustee, Johnnie Eads as Successor Substitute Trustee, Ramiro Cuevas as Successor Substitute Trustee, Jonathan Schendel as Successor Substitute Trustee, Doug Woodard as Successor Substitute Trustee, Kristie Alvarez as Successor Substitute Trustee, Lanelle Lynch as Successor Substitute Trustee, or Thomas Delaney as Successor Substitute Trustee or Lisa Cockrell as Successor Substitute Trustee

BY DEPUTY  
BRENT ZIEGLER  
COUNTY CLERK  
HOWARD COUNTY  
2018 MAR 12 PM 12:28  
~~FILED~~  
POSTED



4650363

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

Notice is hereby given that a public sale at auction of the Property (as that term is defined and described below) will be held at the date, time and place specified herein.

**Information regarding the indebtedness and lien that is the subject of this sale:**

Note:

Date: February 26, 2013  
Maker: Bradley Kyle Garrison  
Payee: Western Bank  
Original Principal Amount: \$44,000.00  
Western Bank Loan No. 510212305

Deed of Trust:

Date: February 26, 2013  
Grantor: Bradley Kyle Garrison  
Trustee: Daniel L. Odom  
Recorded in: Document Number 2013-00001297, recorded in Volume 1317, Page 189, Official Public Records of Howard County, Texas.

BY DEPUTY *Wendie*  
COUNTY CLERK HOWARD COUNTY  
2018 MAR 12 PM 12:18  
~~FILED~~  
*POSTED*

Property:

Lot Ten (10), Block Eight (8), Monticello, an Addition to the City of Big Spring, Howard County, Texas.

The Real Property or its address is commonly known as 2100 11th Place, Big Spring, Texas 79720.

Present Owner of Note and Beneficiary under Deed of Trust:

WESTERN BANK

**Information regarding the public sale to be held:**

Substitute Trustees: **Josh McKeever, Daniel L. Odom, Johnie Eads, Shelley Nail and Donna Trout**

Appointed by written instrument dated March 7, 2018, executed by Western Bank and recorded or to be recorded in the Official Records of Howard County, Texas.

Date of Sale: April 3, 2018, being the first Tuesday in said month.


Time of Sale: The earliest time at which the sale will occur is 1:00 p.m., Big Spring, Texas local time, and shall begin not later than 3 hours thereafter.

Place of Sale: The designated area of the County Courthouse as designated by the Commissioners Court of Howard County, Texas

Default has occurred in the borrower's obligations arising from the terms of the indebtedness evidenced by the Note and Deed of Trust. Because of such default, WESTERN BANK has instructed the Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Therefore, notice is given that on the date and time and at the place set forth hereinabove, any one of the above-named Substitute Trustees will sell the above-referenced Property by public sale to the highest bidder for cash in accordance with the Deed of Trust and the laws of the State of Texas.

Prospective bidders are advised to make their own examination of title to the Property to determine the existence of any easements, restrictions, liens or other matters affecting title to the Property. Neither Substitute Trustees nor WESTERN BANK make any representation or warranty (express or implied) regarding title to or the condition of the Property. The Property to be sold at the public sale will be sold in its present "AS IS" condition and subject to all ad valorem taxes then owing with respect to the Property.

  
\_\_\_\_\_  
Shelley Nail, Substitute Trustee

Please return File-Stamped Copy to:

John W. Shanklin  
McCleskey, Harriger, Brazill & Graf, L.L.P.  
5010 University Ave, Floor 5  
Lubbock, TX 79413-4422