

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE**

**DEED OF TRUST INFORMATION:**

**Date:** 11/08/2017  
**Grantor(s):** DANYETTA C GAFFNEY, AN UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CERTAINTY HOME LOANS, LLC, FORMERLY KNOWN AS WR STARKEY MORTGAGE LLP, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$77,569.00  
**Recording Information:** Instrument 148376-2017  
**Property County:** Lamar  
**Property:**

BEING A PART OF THE GEORGE W. COX SURVEY AND BEING LOT 7 IN BLOCK B, OF THE LAMESA HEIGHTS ADDITION TO THE CITY OF PARIS, BEING THE SAME PROPERTY CONVEYED TO JOE PERRY AND WIFE, EVELYN PERRY, BY WARRANTY DEED WITH VENDOR'S LIEN DATED APRIL 9, 1964, FROM E. A. PARHAM AND CLYDE PARHAM, RECORDED IN VOLUME 414, PAGE 124, LAMAR COUNTY DEED RECORDS. WHICH CURRENTLY HAS THE ADDRESS OF 2185 SYCAMORE ST, PARIS, TEXAS 75460 ("PROPERTY ADDRESS"):

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED WITHIN THE CORPORATE LIMITS OF THE CITY OF PARIS, IN LAMAR COUNTY, TEXAS: PART OF THE GEORGE W. COX SURVEY, ABSTRACT NO. 164, AND BEING ALL OF THE CALLED LOT 7 IN BLOCK B OF THE LAMESA HEIGHTS PHASE II ADDITION. AS SHOWN ON THE RECORDED PLAT OF SAID ADDITION IN ENVELOPE 154-C, OF THE PLAT RECORDS OF LAMAR COUNTY, AND SAME ALSO BEING ALL OF THE CALLED LOT 7 IN BLOCK B, TRACT OF LAND DESCRIBED IN A DEED TO JOE PERRY, ET UX. AND RECORDED IN VOLUME 414, PAGE 124, OF THE DEED RECORDS OF LAMAR COUNTY, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A 1/2" IRON PIN (SET) FOR A CORNER IN THE INTERSECTION OF A WEST LINE OF 22ND STREET S.E. WITH A NORTH LINE OF SYCAMORE STREET, SAME BEING THE SOUTHEAST CORNER OF SAID LOT 7;

THENCE N 80 DEGREES 09' 44" W WITH THE SOUTH LINE OF SAID LOT 7 AND WITH A NORTH LINE OF SAID SYCAMORE STREET, A DISTANCE OF 75.261', TO A 3"X3" CONCRETE MONUMENT (FOUND) FOR A CORNER, SAME BEING THE SOUTHWEST CORNER OF SAID LOT 7, AND SAME ALSO BEING THE SOUTHEAST CORNER OF LOT 6 OF SAID BLOCK B;

THENCE N 09 DEGREES 03' 54" E WITH THE WEST LINE OF SAID LOT 7 AND WITH THE EAST LINE OF SAID LOT 6, A DISTANCE OF 125.668', TO A 2 3/8" CHAINLINK FENCE CORNER POST (FOUND) FOR A CORNER, SAME BEING THE NORTHWEST CORNER OF SAID LOT 7, SAME BEING THE NORTHEAST CORNER OF SAID LOT 6, SAME BEING THE SOUTHWEST CORNER OF LOT 8 OF SAID BLOCK B, AND SAME ALSO BEING IN THE SOUTHEAST CORNER OF LOT 9 OF SAID BLOCK B;

THENCE S 81 DEGREES 00' 15" E WITH THE NORTH LINE OF SAID LOT 7 AND WITH THE SOUTH LINE OF SAID LOT 8, A DISTANCE OF 75.000', TO A 1/2" IRON PIN (SET) FOR A CORNER IN A WEST LINE OF SAID 22ND STREET, SAME BEING THE NORTHEAST CORNER OF SAID LOT 7, AND SAME ALSO BEING THE SOUTHEAST CORNER OF SAID LOT 8;

THENCE S 08 DEGREES 57' 00" W WITH THE EAST LINE OF SAID LOT 7 AND WITH A WEST LINE OF SAID 22ND STREET, A DISTANCE OF 126.744', TO THE PLACE OF BEGINNING AND CONTAINING 0.218 ACRE OF LAND.

THE BEARINGS RECITED HEREIN ARE BASED UPON THE PLAT CALL OF THE EAST LINE OF SAID LOT 7, BEING S 08 DEGREES 57' 00" W THIS DESCRIPTION WAS PREPARED FROM AN ACTUAL SURVEY MADE ON THE GROUND AND UNDER MY SUPERVISION, WITH FIELD NOTES COMPLETED NOVEMBER 6, 2017.

**Reported Address:** 2185 SYCAMORE ST, PARIS, TX 75460

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

**Current Mortgagee:** Idaho Housing and Finance Association  
**Mortgage Servicer:** Idaho Housing and Finance Association

RECEIVED BY  
LAMAR COUNTY CLERKS OFFICE  
ON THIS THE 21 DAY OF Sept. 2018

**Current Beneficiary:** Idaho Housing and Finance Association  
**Mortgage Servicer Address:** 565 W. Myrtle, Boise, ID 83702

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 6th day of November, 2018  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** THE EAST FOYER, JUST INSIDE THE FIRST FLOOR EAST ENTRANCE TO THE LAMAR COUNTY COURTHOUSE AT 119 NORTH MAIN STREET, PARIS, LAMAR COUNTY. in Lamar County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Lamar County Commissioner's Court.

**Substitute Trustee(s):** Shannah Howle, Jon Murphy Howle, Sue Spasic, Zoran W. Spasic, Michael Burns, Elizabeth Hayes, Sammy Hooda, or Suzanne Suarez, any to act

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Shannah Howle, Jon Murphy Howle, Sue Spasic, Zoran W. Spasic, Michael Burns, Elizabeth Hayes, Sammy Hooda, or Suzanne Suarez, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Shannah Howle, Jon Murphy Howle, Sue Spasic, Zoran W. Spasic, Michael Burns, Elizabeth Hayes, Sammy Hooda, or Suzanne Suarez, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

Bonial & Associates, P.C.

**AFFIDAVIT OF POSTING**

THE STATE OF TEXAS

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COUNTY OF LAMAR

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Pursuant to the applicable provisions of Texas law, I, Shannah Howle, Jon Murphy Howle, Sue Spasic, Zoran W. Spasic, Michael Burns, Elizabeth Hayes, Sammy Hooda, or Suzanne Suarez on the 27<sup>th</sup> day of September, 2018, on behalf of and at the specific instruction and request of Idaho Housing and Finance Association did file a Notice of Trustees Sale with the County Clerk of Lamar County, Texas and did post a like Notice at the designated location at the Courthouse of Lamar County, Texas. The land described in the Notice of Trustee's Sale is located in Lamar County, Texas and is described in Exhibit "A" set out below/attached hereto and incorporated herein by reference for all purposes.

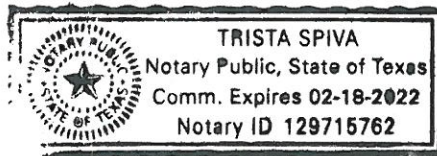
DATED: 9-27, 2018

Sue Spasic  
Shannah Howle, Jon Murphy Howle, (Sue Spasic), Zoran W. Spasic, Michael Burns, Elizabeth Hayes, Sammy Hooda, or Suzanne Suarez

SUBSCRIBED AND SWORN TO BEFORE ME, the undersigned authority, on this day personally appeared Shannah Howle, Jon Murphy Howle, Sue Spasic, Zoran W. Spasic, Michael Burns, Elizabeth Hayes, Sammy Hooda, or Suzanne Suarez who, if not a substitute trustee, is acting as their agent and is known to me personally or through state-issued identification and acknowledged to me that he or she posted and filed this notice in accordance with the requirements of the Texas Property Code and the applicable security instrument.

GIVEN UNDER MY HAND AND SEAL OF OFFICE the 27 day of September, 2018

Trista Spiva  
Notary Public in and for the State of Texas



My commission expires: 2-18-22

**Exhibit "A"**

BEING A PART OF THE GEORGE W. COX SURVEY AND BEING LOT 7 IN BLOCK B, OF THE LAMESA HEIGHTS ADDITION TO THE CITY OF PARIS, BEING THE SAME PROPERTY CONVEYED TO JOE PERRY AND WIFE, EVELYN PERRY, BY WARRANTY DEED WITH VENDOR'S LIEN DATED APRIL 9, 1964, FROM E. A. PARHAM AND CLYDE PARHAM, RECORDED IN VOLUME 414, PAGE 124, LAMAR COUNTY DEED RECORDS. WHICH CURRENTLY HAS THE ADDRESS OF 2185 SYCAMORE ST, PARIS, TEXAS 75460 ("PROPERTY ADDRESS");

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**Return to:** Bonial & Associates, P.C. , 14841 Dallas Parkway, Suite 425, Dallas, TX 75254