

## SUBSTITUTE TRUSTEE'S DEED

**NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.**

C&M No. 44-19-0466/Conventional/Black Knight  
Shellpoint Mortgage Servicing

**Date of Security Instrument:** March 10, 2006

**Grantor(s):** Alexandra Naranjo, married

**Original Trustee:** PRLAP, Inc.

**Original Mortgagee:** Bank of America, N.A.

**Recording Information:** in Clerk's File No. Z162524 in the Official Public Records of Harris County, Texas

**Current Mortgagee:** Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as trustee for BCAT 2017-19TT

**Mortgage Servicer:** Shellpoint Mortgage Servicing whose address is 75 Beattie Place, Suite 300, Greenville, SC 29601. 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:** August 06, 2019

**Amount of Sale:** \$147,900.00

**Grantee/Buyer:** INVUM THREE, LLC  
10690 SHADOW WOOD DR, STE 101  
HOUSTON, TX 77043

**Legal Description:** LOT 10, IN BLOCK 3, OF LAKE RIDGE, SECTION FOUR (4), A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED AT FILM CODE NO. 554074 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.

**Place of Sale of Property:** In the area designated by the Harris 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 place where the Notice of Trustee's Sale was posted.

Grantor conveyed the property to Trustee in trust to secure payment of the Note. Mortgagee, through the Mortgage Servicer, declared that Grantor defaulted in performing the obligations of the Deed of Trust. Current Mortgagee, through the Mortgage Servicer, has appointed the Substitute Trustee and requested the Substitute Trustee to enforce the trust.

Notices stating the time, place and terms of sale of the property were mailed, posted and filed, as required by law. The Substitute Trustee sold the property to Buyer, who was the highest bidder for cash at the public auction, for the amount

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of the sale in the manner prescribed by law. The sale was conducted no earlier than 10:00 AM, as set forth in the Notice of Trustee's Sale and was concluded within three hours of such time. All matters, duties and obligations of the Mortgagee were legally performed.

Substitute Trustee, subject to any matters of record, and for the amount of sale paid by Buyer as consideration, grants, sells and conveys to Buyer, Buyer's heirs, executors, administrators, successors or assigns forever, the property together with all rights and appurtenances belonging to Grantor, Substitute Trustee hereby sell the above referenced property AS IS without any express or implied warranties, and hereby conveys the property to the purchaser at the purchaser's own risk, pursuant to the terms of Texas Property Code §51.002 and §51.009.

*Affidavit of Posting/Filing Notice of Sale is attached hereto marked as Exhibit "1" and Affidavit is attached hereto marked as Exhibit "2" is by this reference incorporated herein for all purposes.*

EXECUTED this 8<sup>th</sup> day of August, 2019.

*Sandy Dasigenis*

Sandy Dasigenis  
Substitute Trustee

STATE OF TEXAS

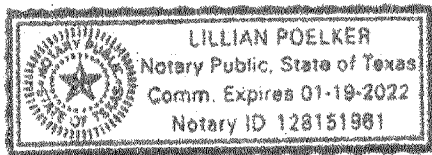
COUNTY OF Harris

Before me, the undersigned Notary Public, on this day personally appeared **Sandy Dasigenis** as Substitute Trustee, known to me or proved to me through a valid State driver's license or other official identification to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that (s)he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 8 day of August, 2019.

*Lillian Poelker*

Notary Public State of Texas



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UNRECORDED

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Exhibit "1"

AFFIDAVIT OF POSTING/FILING NOTICE OF SALE

The undersigned, having knowledge of the matters hereinafter set forth, after being duly sworn, deposes and states under oath, as follows:

"On behalf of the servicer and/or holder and/or owner of the indebtedness secured by a Deed of Trust/Security Instrument, dated March 10, 2006 executed by Alexandra Naranjo, married to PRLAP, Inc., Trustee(s) and recorded in the office of County Clerk in Clerk's File No. Z162524 of Harris County, Texas; at least twenty-one (21) days preceding the sale on the 6th day of August, 2019;

- (i) Written notice of the proposed sale designating the County in which the property securing the above Deed of Trust/Security Instrument will be sold, was posted ("Notice of Sale") at the courthouse door of each County in which the property securing the above Deed of Trust/Security Instrument is located, or as otherwise designated by the County Commissioners; and
- (ii) A copy of said Notice of Sale was filed in the office of the County Clerk of the County in which the sale was made."

  
Michael Simmons, Substitute Trustee

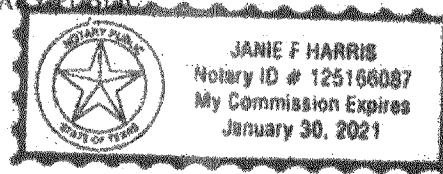
STATE OF TEXAS

COUNTY OF HARRIS

BEFORE ME, the undersigned authority on this day personally appeared Michael Simmons known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he/she executed same in the capacity herein stated and for the purposes and consideration therein expressed.

SUBSCRIBED AND SWORN TO BEFORE ME on this 12<sup>th</sup> day of August, 2019.

  
NOTARY PUBLIC



C&M No. 44-19-0466

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**NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE**

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: Codilla & Moody, P.C., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

**INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION**

Deed of Trust dated March 10, 2006 and recorded under Volume, Page or Clerk's File No. Instrument Number Z162524 in the real property records of HARRIS County Texas, with Alexandra Naranjo, married as Grantor(s) and Bank of America, N.A. as Original Mortgagee.

Deed of Trust executed by Alexandra Naranjo, married securing payment of the indebtedness in the original principal amount of \$135,071.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Alexandra Naranjo. Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as trustee for BCAT 2017-19TT is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for the Mortgagee. Shellpoint Mortgage Servicing, is representing the Mortgagee, whose address is: 75 Beattie Place, Suite 300, Greenville, SC 29601.

**Legal Description:**

**LOT 10, IN BLOCK 3, OF LAKE RIDGE, SECTION FOUR (4), A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED AT FILM CODE NO. 554074 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.**

**SALE INFORMATION**

**Date of Sale: 08/06/2019**

**Earliest Time Sale Will Begin: 10:00 AM**

**Location of Sale:** The place of the sale shall be: HARRIS County Courthouse, Texas at the following location: Approximately 5,050 square feet of area of the Bayou City Event Center beginning at the southeast corner of the large ballroom and continuing westerly along the south wall a distance of approximately 87 feet and; thence northerly a distance of approximately 58 feet; then easterly approximately 87 feet to the east wall; thence southerly approximately 59 feet to the point of beginning, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

**TERMS OF SALE**

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee 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,"

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DIANE TRAUTMAN, COUNTY CLERK, HARRIS COUNTY, TEXAS  
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FILED 7/16/2019 2:16:59 PM

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DIANE TRAUTMAN, COUNTY CLERK, HARRIS COUNTY, TEXAS

"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.


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.

**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.**

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Jeff Leva, Sandy Dasigenis, Lillian Poelker, Patricia Poston, David Poston, Megan L. Randle, Ebbie Murphy, Michael Simmons, Thomas Delaney, Danya Gladney, Lisa Cockrell or Aaron Demuth as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:  
Codilis & Moody, P.C.  
400 N. Sam Houston Pkwy E, Suite 900A  
Houston, TX 77060  
(281) 925-5200

Executed on this the 11th day of July, 2019.

  
\_\_\_\_\_  
Nicole M. Barte, Attorney at Law  
Codilis & Moody, P.C.  
400 N. Sam Houston Pkwy E, Suite 900A  
Houston, TX 77060  
(281) 925-5200

Posted and filed by:   
Printed Name: SIMMONS

C&M No. 44-19-0466

COPY

AFFIDAVIT

BEFORE ME, the undersigned authority, personally appeared the undersigned affiant who, after being duly sworn, deposes and states under oath as follows:

"I am above the age of eighteen (18) years and am competent to make this affidavit and knowledgeable of the statements made in this affidavit.

At the instructions of the servicer and/or holder and/or owner of the indebtedness secured by a Deed of Trust/Security Instrument, dated March 10, 2006 executed by Alexandra Naranjo, married to PRLAP, Inc., Trustee(s) and recorded in the office of County Clerk in Z162524 of HARRIS County, Texas; and based upon the information provided by or on behalf of such servicer and/or holder and/or owner of the indebtedness, our office sent out the written notice of the proposed sale of the real property encumbered by said Deed of Trust/Security Instrument scheduled for August 06, 2019 was mailed to each debtor who, according to the records of such servicer and/or holder and/or owner is obligated to pay the debt. Service of the written notice was completed on July 15, 2019. On that date, the notice was deposited in the United States mail, postage prepaid and addressed to the debtor at the debtor's last known address. July 15, 2019, the date service of the notice was completed, was a date at least twenty-one (21) days preceding the date of the scheduled sale.

To the best of the my knowledge and belief, the obligor(s) had not filed any bankruptcy proceeding pending at the time of the foreclosure sale, was/were alive at the time of the foreclosure sale, and based upon information obtained from the U.S. Defense Manpower internet military website, it is my belief that such obligor(s) is/are not in the armed services of the United States of America twelve months prior hereto or on the date of the foreclosure sale and as of the date of this Affidavit.

Signed on this 7th day of August, 2019.

Codilis & Mooly, P.C.

*Thomas Delaney*  
Thomas Delaney

STATE OF TEXAS

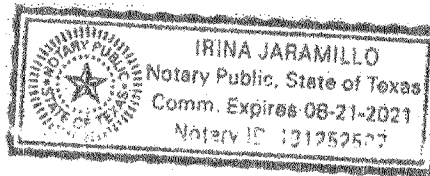
COUNTY OF HARRIS

BEFORE ME, the undersigned authority on this day personally appeared Thomas Delaney known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he/she executed same in the capacity herein stated and for the purposes and consideration therein expressed.

SUBSCRIBED AND SWORN TO BEFORE ME on this 7th day of August, 2019.

*Irina Jaramillo*  
NOTARY PUBLIC in and for  
THE STATE OF TEXAS

C&M No. 44-19-0466



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# Pages 7  
09/03/2019 09:18 AM  
e-Filed & e-Recorded in the  
Official Public Records of  
HARRIS COUNTY  
DIANE TRAUTMAN  
COUNTY CLERK  
Fees \$36.00

RECORDERS MEMORANDUM

This instrument was received and recorded electronically and any blackouts, additions or changes were present at the time the instrument was filed and recorded.

Any provision herein which restricts the sale, rental, or use of the described real property because of color or race is invalid and unenforceable under federal law.  
THE STATE OF TEXAS  
COUNTY OF HARRIS

I hereby certify that this instrument was FILED in File Number Sequence on the date and at the time stamped hereon by me; and was duly RECORDED in the Official Public Records of Real Property of Harris County, Texas.



*Diane Trautman*

COUNTY CLERK  
HARRIS COUNTY, TEXAS

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