

**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.**

**FORECLOSURE SALE DEED**

(With attached Affidavit and Notice of Foreclosure Sale for recording as one document)

**Deed of Trust Date:** June 20, 2011

**Grantor(s):** WANDA CARRAWAY

**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR URBAN FINANCIAL GROUP, INC., ITS SUCCESSORS AND ASSIGNS

**Current Mortgagee:** WILMINGTON SAVINGS FUND SOCIETY, FSB, not individually but solely as trustee for FINANCE OF AMERICA STRUCTURED SECURITIES ACQUISITION TRUST 2019-HB1

**Recording Information:** Recorded 06/28/2011 in Document 20110263473 of the real property records of Harris County, Texas.

**Property Legal Description:** SEE EXHIBIT A

**Date of Sale:** 05/07/2024 **Time of Sale:** 12:29 PM

**Place of Sale:** AT THE MAGNOLIA SOUTH BALLROOM OF THE BAYOU CITY EVENT CENTER LOCATED AT 9401 KNIGHT ROAD, HOUSTON, TX 77045 PER ORDER RECORDED IN CLERK'S FILE NO. RP-2023-304925, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

**Buyer:** WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF FINANCE OF AMERICA STRUCTURED SECURITIES ACQUISITION TRUST 2019-HB1

**Buyer's Mailing Address:** C/O FINANCE OF AMERICA REVERSE LLC  
3900 CAPITAL CITY BLVD.  
LANSING, MI 48906

**Amount of Sale:** \$345,000.00

By Deed of Trust, Grantor conveyed to ALAN E. SOUTH, ATTORNEY AT LAW, as Trustee, certain property for the purpose of securing and enforcing payment of the indebtedness and obligations therein described, including but not limited to the Note and all renewals and extensions of the note. AVT TITLE SERVICES, LLC was appointed Substitute Trustees per the terms of the Deed of Trust and Texas Property Code Sections 51.0075 and 51.0076 and was requested to enforce the trust WILMINGTON SAVINGS FUND SOCIETY, FSB, not individually but solely as trustee for FINANCE OF AMERICA STRUCTURED SECURITIES ACQUISITION TRUST 2019-HB1, the current mortgagee of the Deed of Trust, who requested AVT TITLE SERVICES, LLC, as Substitute Trustee, to enforce the trust of the Deed of Trust.

Pursuant to the requirements of the Deed of Trust and the laws of the state of Texas,

RP-2024-175671



AFFIDAVIT

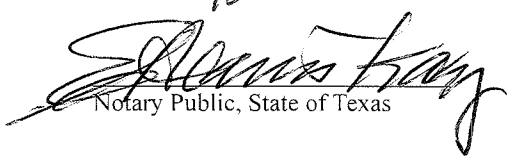
BEFORE ME, the undersigned on this day personally appeared Lori Liane Long, ~~L. Keller Mackie, Brandon Wolf, Chelsea Schneider, Ester Gonzales, Karla Balli~~ and after being duly sworn, deposed and states under oath, as follows:

1. I am over the age of eighteen (18), have not been convicted of a crime of moral turpitude and have personal knowledge of the facts contained in this affidavit.
2. All notices required pursuant to the terms of the Deed of Trust and Texas Property Code Section 51.002(b) and (d) were provided to the debtors.
3. In accordance with Texas Property Code Section 51.002, the Notice of Sale was posted at least twenty-one (21) days prior to the date of sale at the proper location designated by the County Commissioner's Court. Additionally, a copy of the Notice of Sale was filed at least twenty-one (21) days prior to the date of sale in the office of the County Clerk of the county in which the sale occurred.
4. At this time of the Foreclosure Sale and twelve (12) months prior to the sale, the debtors were not in the armed services of the United States of America.
5. At the time of the Foreclosure Sale the debtors were alive, were not protected by any stay under the United States Bankruptcy Code and were not involved in any divorce proceedings where a receiver had been appointed.

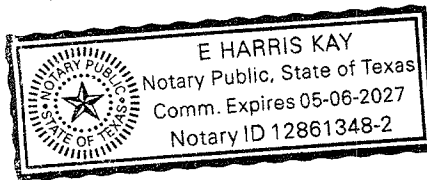
~~Lori Liane Long, L. Keller Mackie, Brandon Wolf, Chelsea Schneider, Ester Gonzales, Karla Balli~~

STATE OF TEXAS            §  
  §  
COUNTY OF DALLAS       §

SUBSCRIBED AND SWORN TO before me by Lori Liane Long, ~~L. Keller Mackie, Brandon Wolf, Chelsea Schneider, Ester Gonzales, Karla Balli~~ on this 13<sup>th</sup> day of May, 2024.

  
Notary Public, State of Texas

MWZM#: 18-000230-126-1  
Property Address: 2701 WESTHEIMER ROAD UNIT 9F, HOUSTON, TX 77098



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COPY UNOFFICIAL

EXHIBIT A

UNIT NO. 9-F AND THE SPACE ENCOMPASSED BY THE BOUNDARIES THEREOF LOCATED IN BUILDING A, TOGETHER WITH AN UNDIVIDED 1.1330674% IN AND TO THE COMMON ELEMENTS OF THE REGENCY HOUSE, A CONDOMINIUM PROJECT LOCATED IN THE CITY OF HOUSTON, HARRIS COUNTY, TEXAS ACCORDING TO AND AS DESCRIBED BY THE DECLARATION OF CONDOMINIUM FOR THE REGENCY HOUSE AND EXHIBITS RECORDED IN VOLUME 107, PAGE 101 OF THE CONDOMINIUM RECORDS OF HARRIS COUNTY, TEXAS.

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**ENTERED**

March 04, 2024

Nathan Ochsner, Clerk

**IN THE UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

**WILMINGTON SAVINGS FUND  
SOCIETY, FSB, NOT  
INDIVIDUALLY BUT SOLELY AS  
TRUSTEE OF FINANCE OF  
AMERICA STRUCTURED  
SECURITIES ACQUISITION TRUST  
2019-HB1,**

**Civil Action No. 4:22-cv-02363**

**Plaintiff,**

**v.**

**WANDA CARRAWAY,**

**Defendant.**

**AGREED FINAL JUDGMENT**

**CAME ON TO BE CONSIDERED** the above-numbered and styled cause wherein Plaintiff Wilmington Savings Fund Society, FSB not individually but solely as Trustee of Finance of America Structured Securities Acquisition Trust 2019-HB1 ("Plaintiff") and Defendant Wanda Carraway (collectively "Defendant", and together with Plaintiff (the "Parties")), have announced to the Court that they desire to resolve all matters in controversy between them. In light of the agreement of the Parties as expressed in this *Agreed Final Judgment* and as shown by the signatures of their respective counsel below, it is hereby:

**ORDERED, ADJUDGED and DECREED** that event of default has occurred on that certain *Fixed Rate Note Closed End (Home Equity Conversion)* in the principal amount of \$352,500.00 bearing interest at the rate of 5.060% ("Note"), executed by Defendant Wanda Carraway ("Borrower") on or about June 20, 2011, and originally payable to Urban Financial Group, Inc. ("Urban"). It is further,

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**ORDERED, ADJUDGED and DECREED** that certain *Fixed Rate Home Equity Conversion Deed of Trust* (the "Security Instrument" and together with the Note, the "Loan Agreement") dated June 20, 2011, recorded in the official public records of Harris County, Texas, as Document No. 20110263473 on June 28, 2011 and signed by Borrower, provides that Plaintiff, as the current owner and holder of the Note and beneficiary of the Security Instrument, in the event of default on the obligations on the Note, with a valid lien security interest on that certain real property commonly known as 2701 Westheimer Road, Unit 9F, Houston, TX 77098 (the "Property"), and more particularly described as follows:

UNIT NO. 9-F AND THE SPACE ENCOMPASSED BY THE BOUNDARIES THEREOF LOCATED IN BUILDING A, TOGETHER WITH AN UNDIVIDED 1.1330674% IN AND TO THE COMMON ELEMENTS OF THE REGENCY HOUSE, A CONDOMINIUM PROJECT LOCATED IN THE CITY OF HOUSTON, HARRIS COUNTY, TEXAS ACCORDING TO AND AS DESCRIBED BY THE DECLARATION OF CONDOMINIUM FOR THE REGENCY HOUSE AND EXHIBITS RECORDED IN VOLUME 107, PAGE 101 OF THE CONDOMINIUM RECORDS OF HARRIS COUNTY, TEXAS

It is further,

**ORDERED, ADJUDGED AND DECREED** that Plaintiff is the current owner and holder of the endorsed in blank Note and beneficiary of the Security Instrument. It is further,

**ORDERED, ADJUDGED AND DECREED** that Plaintiff is a *mortgagee* of the Loan Agreement, as defined by Texas Property Code § 51.0001(4). It is further,

**ORDERED, ADJUDGED AND DECREED** that the following are secured by the Security Instrument on the Property: the outstanding balance of the Note, plus attorney's fees; prejudgment interest at the rate of 5.060%; post-judgment interest at the rate of 5.060% per year; and costs of the court. It is further,

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**ORDERED, ADJUDGED AND DECREED** that due to event of default on the Note, Plaintiff, or its successors or assigns, may enforce its security interest against the Property through non-judicial foreclosure of the Property as provided in the Security Instrument and section 51.002 of the Texas Property Code. It is further,

**ORDERED, ADJUDGED AND DECREED** that the purchaser at the foreclosure sale authorized by this order will be vested with full ownership in the Property including all interest held by the Borrower. It is further,

**ORDERED, ADJUDGED AND DECREED** that all costs are to be taxed against the party incurring same. It is further,

**ORDERED, ADJUDGED AND DECREED** that this is judgment providing declaratory relief only and is not a personal judgment on money damages or any other financial relief against Defendant. It is further,

**ORDERED, ADJUDGED AND DECREED** that this is a final judgment that fully and finally disposes of all parties and all claims between Plaintiff and Defendant. Any relief not granted herein is DENIED.

Signed this 15<sup>th</sup> day of March, 2024.

  
UNITED STATES DISTRICT JUDGE

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AGREED TO AND ENTRY REQUESTED:

By: /s/ Vivian N. Lopez  
**MARK D. CRONENWETT**  
Texas Bar No. 00787303  
Southern District No. 21340  
[mcronenwett@mwzmlaw.com](mailto:mcronenwett@mwzmlaw.com)

**VIVIAN N. LOPEZ**  
Texas Bar No. 24129029  
Southern District No. 3504182  
[vlopez@mwzmlaw.com](mailto:vlopez@mwzmlaw.com)

**Mackie Wolf Zientz & Mann, P. C.**  
14160 North Dallas Parkway, Suite 900  
Dallas, TX 75254  
Telephone: 214-635-2650  
Facsimile: 214-635-2686

**ATTORNEYS FOR PLAINTIFF**

*And*

By: /s/ Steven M. Smith  
(with permission by Vivian N. Lopez)  
**STEVEN M. SMITH**  
Texas Bar No. 18685860  
Southern District No. 8204  
[sms@smithsmithlaw.com](mailto:sms@smithsmithlaw.com)

**STEVEN M. SMITH & SMITH ATTORNEYS**  
710 North Post Oak Road, Suite 209  
Houston, Texas 77024  
713-355-5600 (Phone)

**ATTORNEY FOR DEFENDANT**

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TENESHIA HUDSPETH, COUNTY CLERK, HARRIS COUNTY, TEXAS

FRCL-2024-1985

FILED 3/21/2024 9:32:35 AM

UNMORTGAGED

**NOTICE OF FORECLOSURE 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 OR 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. *Property to Be Sold.* The property to be sold is described as follows: UNIT NO. 9-F AND THE SPACE ENCOMPASSED BY THE BOUNDARIES THEREOF LOCATED IN BUILDING A, TOGETHER WITH AN UNDIVIDED 1.1330674% IN AND TO THE COMMON ELEMENTS OF THE REGENCY HOUSE, A CONDOMINIUM PROJECT LOCATED IN THE CITY OF HOUSTON, HARRIS COUNTY, TEXAS ACCORDING TO AND AS DESCRIBED BY THE DECLARATION OF CONDOMINIUM FOR THE REGENCY HOUSE AND EXHIBITS RECORDED IN VOLUME 107, PAGE 101 OF THE CONDOMINIUM RECORDS OF HARRIS COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 06/20/2011 and recorded in Document 20110263473 real property records of Harris County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: 05/07/2024

Time: 12:00 PM

Place: Harris County, Texas at the following location: AT THE MAGNOLIA SOUTH BALLROOM OF THE BAYOU CITY EVENT CENTER LOCATED AT 9401 KNIGHT ROAD, HOUSTON, TX 77045 PER ORDER RECORDED IN CLERK'S FILE NO. RP-2023-304925, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court, or as designated by the County Commissioners Court.

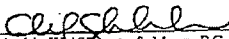
4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, 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.

5. *Obligations Secured.* The Deed of Trust executed by WANDA CARRAWAY, provides that it secures the payment of the indebtedness in the original principal amount of \$352,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. WILMINGTON SAVINGS FUND SOCIETY, FSB, not individually but solely as trustee for FINANCE OF AMERICA STRUCTURED SECURITIES ACQUISITION TRUST 2019-HB1 is the current mortgagee of the note and deed of trust and FINANCE OF AMERICA REVERSE LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is WILMINGTON SAVINGS FUND SOCIETY, FSB, not individually but solely as trustee for FINANCE OF AMERICA STRUCTURED SECURITIES ACQUISITION TRUST 2019-HB1 c/o FINANCE OF AMERICA REVERSE LLC, 3900 Capital City Blvd., Lansing, MI 48906 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *Order to Foreclose.* WILMINGTON SAVINGS FUND SOCIETY, FSB, not individually but solely as trustee for FINANCE OF AMERICA STRUCTURED SECURITIES ACQUISITION TRUST 2019-HB1 obtained a Order from the UNITED STATES DISTRICT COURT - SOUTHERN DISTRICT OF TEXAS, HOUSTON DIVISION on 03/01/2024 under Cause No. 4:22-cv-02363. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

7. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, L.L.C. located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**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.**

  
Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Lori Liane Long, Attorney at Law  
✓ Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

For additional sale information visit: [www.mwzmlaw.com/bx-investors](http://www.mwzmlaw.com/bx-investors)

Certificate of Posting

I am STEVE LEVA whose address is c/o AVT Title Services, L.L.C. 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 3/21/24 I filed this Notice of Foreclosure Sale at the office of the Harris County Clerk and caused it to be posted at the location directed by the Harris County Commissioners Court.

COPY

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RP-2024-175671  
# Pages 10  
05/14/2024 03:18 PM  
e-Filed & e-Recorded in the  
Official Public Records of  
HARRIS COUNTY  
TENESHIA HUDSPETH  
COUNTY CLERK  
Fees \$57.00

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.



*Teneshia Hudspeth*  
COUNTY CLERK  
HARRIS COUNTY, TEXAS