## **NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, on May 15, 2006, Twyla G. Miller and Douglas L. Miller ("Borrower") executed a Deed of Trust in favor of America's Wholesale Lender ("Deed of Trust"). The Deed of Trust was recorded in Instrument Number 005745 in Hill County, Texas on May 23, 2006; and

WHEREAS, The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2006-11 by Ditech Financial LLC FKA Green Tree Servicing LLC ("Ditech") is now the owner and holder of the Deed of Trust; and

WHEREAS, Jamie E. Silver or B. Bruce Johnson or Natalie Paul or Tim Lewis, Brenda Wiggs, Denise Boerner, Donna Stockman, David Stockman, Guy Wiggs, Lori McCarty, Juanita Cox, Jimmy Carroll Brewer, Stephen Rawlings, Diasha Perkins or Jason Brewer have been appointed Substitute Trustee in place of the original Trustee, with all rights, powers, and immunities of the original Trustee; and

WHEREAS, default has occurred under the Deed of Trust and Ditech has instructed the Substitute Trustee to sell the property under the following terms and conditions.

<u>Property To Be Sold</u>. ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING LOT 4, BLOCK 3, LAKE SHADOW ADDITION, HILL COUNTY, TEXAS, IN ACCORDANCE WITH PLAT OF SAID ADDITION DULY RECORDED IN SLIDE A-102, AND IN SLIDE A-186, HILL COUNTY PLAT CABINET RECORDS

## Date, Time and Place of Sale:

Date: October 6, 2015

DUNTY CLERK TEXAS

Time: Beginning no earlier than 12:00 p.m. and no later than three hours thereafter.

Place: Hill County Texas in the area designated by the Commissioner's Court of Hill

County pursuant to section 51.002 of the Texas Property Code or, if no area is designated by the Commissioner's Court, then the East door of the courthouse.

Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash and shall not cover any part of the property that has been released of public record. The beneficiary has the right to direct the Substitute Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Except to the extent that the Substitute Trustee may bind and obligate the Borrower to warrant title to the property under the terms of the Deed of Trust, the property will be sold in "AS IS, WHERE IS" without any representations and warranties, whatsoever, express or implied, and subject to all matters of record affecting the property. The Substitute Trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the Substitute Trustee. The beneficiary may postpone, withdraw or reschedule the sale and the Substitute Trustee need not announce the postponement, withdrawal or rescheduling. The beneficiary may appoint another Substitute Trustee to conduct the sale. Questions concerning the sale may be directed to the undersigned or to the beneficiary, Ditech at (888) 315-8733.



4541981

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.

Dated this \_\_\_\_\_ day of September, 2015.

JAMIE SILVER, Substitute Trustee 12720 Hillcrest Road, Suite 280 Dallas, Texas 75230 (972) 788-4610 telephone (972) 386-7694 telecopier