

ronald reagan
1825 n 13th st
waco tx 76707

Re. 1801 n 13th st

Dear ronald,

If you would like to stay in your home I want to help buy you some time to do exactly that.

You are getting tons of letters from house flippers right now. I'm not a house flipper, but I do check the county website where the foreclosures are posted every month. I don't mind investing some money and waiting 6 months or even a few years while the owner gets back to solid ground. Most flippers borrow at 14% to buy houses, but I only use my own savings. That's why they are always in a hurry and I'm not.

I try to make a reasonable profit but I want the owners I work with to walk away happy. It helps me build my track record and reputation in the community.

Usually what I do for folks is catch up the payments so the mortgage (or HOA, or property tax) is back in good standing. Then you can stay in the house and keep up the payments from there. That gives you time to get your financial situation back on solid ground.

Everybody hits speed bumps and rough patches in life. It is very stressful for you right now, but if you can avoid foreclosure, you will be able to look back on this time and know you avoided the worst, kept your house away from the bank, and saved your credit.

Please give me a call or a text on my cell (512) 987-1881. I look forward to hearing from you.

Sincerely,

Jeremy Nunez
(732) 887-1064 (personal cell)
jeremy@hellofixit.com
www.hellofixit.com

P.S. I try to be up front and transparent about how I do business. Here's a quick rundown of people I worked with who were about to lose their homes to foreclosure, and the outcomes:

Tanya, Waco TX. The house was on the February 2019 foreclosure sale. I caught up the payments and she remains in the house to this day. She originally thought it would take 3 months to buy it back, but it took about 2 years. She is going to have the money next month and I will deed the house back to her.

Gary and Brenda, Waco TX. I cured the mortgage default in March 2019 and they remain in the house to this day. In this case I didn't have them sign a lease, so they simply pay the mortgage directly. I check in with them every few months to see if they are ready to repurchase the house.

Jeff and Denise, Hewitt TX. Paid off the mortgage entirely in April 2019. After waiting a couple of months for them to pay rent, I unfortunately had to file an eviction. Even if they had paid partial rent I would have worked with them but they made no attempt to do so.

Katherine, Hewitt TX. Caught up the payments for her in December 2019. She rented the house back from me for over a year but then she started to fall behind. I paid her \$5,000 so she could find a more affordable place to live. After that I fixed up the house, sold it, and paid off the mortgage that was in her name.

Darrell, Lorena TX. It took about \$30,000 to catch up the mortgage in February 2020. He was able to make the payments after that for over a year, but fell behind again in April 2021. We agreed I would give him \$15,000 to find a new place for him and his mother to live. In June, I plan to sell the house and pay off the mortgage so he'll be able to buy another house in the future.

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: November 30, 2006	Original Mortgagor/Grantor: EDWIN S. HILLIARD AND NAOMI HILLIARD
Original Beneficiary / Mortgagee: FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDY MAC BANK, F.S.B.	Current Beneficiary / Mortgagee: NEXBANK SSB
Recorded in: Volume: RP 35-86 Page: 193 Instrument No: 20060261792	Property County: HARRIS
Mortgage Servicer: REVERSE MORTGAGE SOLUTIONS, INC.	Mortgage Servicer's Address: 14405 Walters Rd. Suite 200, Houston, TX 77014

* 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.

Secured Note in the original principal amount of \$69,000.00, executed by EDWIN S HILLIARD, NAOMI HILLIARD, and payable to the order of Lender.

Property Address/Mailing Address: 8714 SPAULDING STREET, HOUSTON, TX 77016

Legal Description of Property to be Sold: PART OF LOTS NUMBERED 189 AND 190 IN BLOCK NO. 9 OF LAURA KOPPE PLACE, AN ADDITION TO THE CITY OF HOUSTON IN HARRIS COUNTY, TEXAS, AS PER MAP THEREOF RECORDED IN VOLUME 22 PAGE 23 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS; AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS, TO WIT:

BEGINNING AT THE INTERSECTION OF THE NORTH LINE OF TOUCHSTONE STREET AND THE EAST LINE OF SPAULDING STREET A DISTANCE OF 147.01 FEET TO A PIPE FOR THE SOUTHEAST CORNER OF SUBJECT TRACT, THENCE EAST A DISTANCE OF 164 FEET TO A PIPE FOR CORNER; THENCE SOUTH 92.03 FEET TO A PIPE FOR THE SOUTHEAST CORNER; THENCE NORTH 65 DEGREES 05 MINUTES WEST A DISTANCE OF 173.93 FEET TO THE PLACE OF BEGINNING OF SUBJECT TRACT; THIS IS CONVEYED SUBJECT TO THE EASEMENTS, RESTRICTIONS AND RESERVATIONS COMMON TO THE ADDITION AND ALREADY APPEARING OF RECORD IN THE OFFICE OF THE COUNTY CLERK OF HARRIS COUNTY, TEXAS; BUT ONLY TO THE EXTENT THE SAME ARE VALID AND LAWFUL.

Date of Sale: June 01, 2021	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: The Bayou City Event Center Pavilion located at 9401 Knight Rd, Houston, TX 77045 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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.



Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, NEXBANK SSB, the owner and holder of the Note, has requested Anna Sewart or David Barry or Byron Sewart or Keith Wolfshohl or Helen Henderson or Patricia Poston whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that NEXBANK SSB bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Anna Sewart or David Barry or Byron Sewart or Keith Wolfshohl or Helen Henderson or Patricia Poston whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Anna Sewart or David Barry or Byron Sewart or Keith Wolfshohl or Helen Henderson or Patricia Poston whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

Limitation of Damages: 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 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.

/s/William Attmore
William Attmore
Attorney for Reverse Mortgage Solutions, Inc
State Bar No.:24064844
wattmore@rascrane.com
Robertson, Anschutz, Schneid, Crane & Partners,
PLLC / Attorney for Mortgagee
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Irving, TX 75038
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Facsimile: (817)796-6079

TENESHIA HUDSPETH, COUNTY CLERK, HARRIS COUNTY, TEXAS

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