

pat nixon
813 e mitchell ave
waco tx 76704

Dear pat,

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.

SELECT PORTFOLIO SERVICING, INC. (SPS)
WILRICH, ADELL AND JAMES PARKER JR.
6905 RADCLIFFE STREET, HOUSTON, TX 77091

CONVENTIONAL
Firm File Number: 20-036313

NOTICE OF TRUSTEE'S SALE

WHEREAS, on May 13, 2011, ADELL J. WILRICH, JAMES PARKER JR., as Grantor(s), executed a Deed of Trust conveying to SCOTT R. VALBY, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR CAPITAL ONE, N.A., ITS SUCCESSORS AND ASSIGNS in payment of a debt therein described. The Deed of Trust was filed in the real property records of HARRIS COUNTY, TX and is recorded under Clerk's File/Instrument Number 20110197630, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

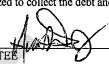
NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, June 1, 2021** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate in the area designated by the Commissioners Court, of Harris county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Harris, State of Texas:

LOTS LOTS 31 AND 32, IN BLOCK 25, OF HIGHLAND HEIGHTS, AN ADDITION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 4, PAGE 66 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS

Property Address:	6905 RADCLIFFE STREET HOUSTON, TX 77091
Mortgage Servicer:	SELECT PORTFOLIO SERVICING, INC.
Mortgagee:	WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF CSMC 2018-SP3 TRUST 3217 S. DECKER LAKE DR. SALT LAKE CITY, UT 84119

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.


SUBSTITUTE TRUSTEE

Amar Sood, Anna Sewart, David Barry, Byron Sewart,
Keith Weisbach, Helen Henderson or Patricia Poston
c/o Law Office of Gerald M. Shapiro, LLP
13105 Northwest Freeway, Suite 1200
Houston, TX 77040
(713) 462-2565

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 military service to the sender of this notice immediately.