

harry truman
209 alamosa drive
hewitt tx 76643

Dear mr truman,

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 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: LOT TWELVE (12), BLOCK SIXTEEN (16) OF POSTERS MILL VILLAGE, SECTION TWO (2) AN ADDITION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUMB 301, PAGE 38, MAP RECORDS, HARRIS COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 07/10/2009 and recorded in Document 20090332930 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: 06/01/2021

Time: 12:00 PM


Place: Harris County, Texas at the following location: 11,681 Square Feet area of covered concrete, being a 13,979 Square Feet area of covered concrete under the Bayou City Event Center Pavilion, save and except a 2,298 Square Feet Concession and Restroom area under said Pavilion, 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 ALBERT DENNLER, provides that it secures the payment of the indebtedness in the original principal amount of \$645,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Bank of New York Mellon Trust Company, N.A., not in its individual capacity but solely as Owner/Trustee for Mortgage Assets Management Series I Trust is the current mortgagee of the note and deed of trust and CELINK is mortgage servicer. A servicing agreement between the mortgagee, whose address is Bank of New York Mellon Trust Company, N.A., not in its individual capacity but solely as Owner/Trustee for Mortgage Assets Management Series I Trust c/o CELINK, 101 West Louis Henna Blvd. Suite 310, Austin, TX 78728 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *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, LLC, located at 5177 Richmond Avenue Suite 1250, 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
Kari Laine Long, Attorney at Law
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