



STATE OF TEXAS
COUNTY OF LUBBOCK

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NOTICE OF FORECLOSURE SALE

Deed of Trust, Assignment of Rents, Security Agreement and Fixture Filing ("Deed of Trust")

Dated: 03/28/2018

Grantor(s): Ashley B. Robles

Trustee: Paul Kellogg, Esq.

Lender: Athas Capital Group, Inc

Recorded in: 2018011378 of the Real Property Records of Lubbock County, Texas

Secures: Promissory Note ("Note") in the original principal amount of \$520,000.00 executed by Grantor(s) and payable to the order of Lender and all other indebtedness of Grantor(s) to Lender

Property: The real property and improvements described in the attached Exhibit A

Assignment: The Note and the liens and security interests of the Deed of Trust were transferred and assigned to Wilmington Savings Fund Society FSB d/b/a Christiana Trust not in its Individual Capacity but Solely as Trustee for Bantam Funding Trust 2018-1 ("Beneficiary") by an instrument dated 03/28/2018, and recorded in 2018011379 of the Real Property Records of Lubbock County, Texas

Substitute Trustee: Terry Browder, Laura Browder, Marsha Monroe or Jamie Osborne

Substitute Trustee's Street Address: c/o DWaldmanlaw, P.A.
3418 Highway 6 South, Suite B#345
Houston, TX 77082

Mortgage Servicer: Planet Home Lending LLC

Mortgage Servicer's
Address:

2002 N Lois Ave Suite 800, Tampa, FL 33607

Foreclosure Sale:

Date:

Tuesday, February 7, 2023

Time:

The sale of the Property ("Foreclosure Sale") will take place between the hours of 10: 00 AM to 1:00 PM local time.

Place:

THE GAZEBO LOCATED ON THE FRONT LAWN OF THE COUNTY COURTHOUSE, WITH THE FIRST ALTERNATE LOCATION BEING THE SECOND FLOOR AUDITORIUM AT 916 MAIN AND THE SECOND ALTERNATE LOCATION BEING THE COMMISSIONER'S COURT LCOATED ON THE FIFTH FLOOR OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

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 Wilmington Savings Fund Society FSB d/b/a Christiana Trust not in its Individual Capacity but Solely as Trustee for Bantam Funding Trust 2018-1's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Wilmington Savings Fund Society FSB d/b/a Christiana Trust not in its Individual Capacity but Solely as Trustee for Bantam Funding Trust 2018-1, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Wilmington Savings Fund Society FSB d/b/a Christiana Trust not in its Individual Capacity but Solely as Trustee for Bantam Funding Trust 2018-1's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

Planet Home Lending LLC is representing Wilmington Savings Fund Society FSB d/b/a Christiana Trust not in its Individual Capacity but Solely as Trustee for Bantam Funding Trust 2018-1 in connection with the loan evidenced by the Note and secured by the Deed of

Trust under a servicing agreement with Lender. The respective addresses of Wilmington Savings Fund Society FSB d/b/a Christiana Trust not in its Individual Capacity but Solely as Trustee for Bantam Funding Trust 2018-1 and Planet Home Lending LLC are set forth above.

Therefore, notice is given that on and at the Date, Time and Place of Sale described above, Substitute Trustee will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

The Deed of Trust permits the Lender to postpone, withdraw, or reschedule the sale for another day. In that case, the Substitute Trustee need not appear at the Date, Time, and Place of Sale described above to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and re-filed in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code. The reposting or re-filing may be after the date originally scheduled for this sale.

Those desiring to purchase the Property will need to demonstrate their ability to pay cash on the day the Property is sold.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.0075 of the Texas Property Code, the Substitute 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 the Substitute Trustee.

Notice is given that before the Foreclosure Sale Lender may appoint another person as Substitute Trustee to conduct the Foreclosure Sale.

By: _____,
Terry Browder Substitute Trustee

STATE OF TEXAS

COUNTY OF ~~LUBBOCK~~ *Taylor*

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This instrument was acknowledged before me by *Terry Browder* on *12-27*, 20*22*

Jamie Lynn Osborne

Notary Public, State of Texas
Commission Expires: *08-21-2025*

Printed Name: *Jamie Lynn Osborne*

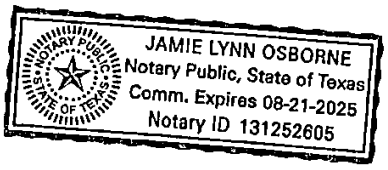


Exhibit A: Property Description

THE LAND REFERRED TO HEREIN IS SITUATED IN LUBBOCK COUNTY, STATE OF TEXAS, AND IS DESCRIBED AS FOLLOWS: LOT SEVENTY-ONE (71), LOT EIGHTY-TWO (82), AND LOT EIGHTY-THREE (83), BLOCK TWENTY (20), LAKE RANSOM CANYON, AN ADDITION TO THE TOWN OF RANSOM CANYON, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT AND/OR DEDICATION DEED THEREOF, RECORDED IN/UNDER VOLUME 4449, PAGE 262, OF THE REAL PROPERTY RECORDS OF LUBBOCK COUNTY, TEXAS.

APN: R111454

PROPERTY ADDRESS: 4 AZTEC LANE, RANSOM CANYON, TX 79366

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
12/28/2022 04:11 PM
FEE: \$3.00
2022057531