

HOME EQUITY POSTING WITH ORDER ATTACHED

105 NORTHEAST 7TH
DAWSON, TX 76639

20110031406980

NOTICE OF SUBSTITUTE TRUSTEE SALE

(See TEX. CONST. art. XVI, § 50a(6) Order attached)

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.

1. Date, Time, and Place of Sale.

Date: February 05, 2013

Time: The sale will begin at 1:00PM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE NAVARRO COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 06, 2003 and recorded in Document VOLUME 1637, PAGE 0597 real property records of NAVARRO County, Texas, with RONALD G. PARKER AND BEVERLY E. PARKER AND AKA BEVERLY E. PARKER, grantor(s) and BANK OF AMERICA, N.A., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by RONALD G. PARKER AND BEVERLY E. PARKER AND AKA BEVERLY E. PARKER, securing the payment of the indebtednesses in the original principal amount of \$32,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. BANK OF AMERICA, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described as follows:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE TOWN OF DAWSON, NAVARRO COUNTY, TEXAS, BEING LOT NO. 10 IN BLOCK NO. 6, ACCORDING TO THE PLAT OF THE ELDORADO ADDITION, RECORDED IN VOLUME 159, PAGE 480, DEED RECORDS OF NAVARRO COUNTY, TEXAS.

6. **Mortgage Servicer Information.** 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 lien securing the Property referenced above. OCWEN LOAN SERVICING, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o OCWEN LOAN SERVICING, LLC
1661 WORTHINGTON ROAD SUITE 100
WEST PALM BEACH, FL 33409

J. HOWELL, OR B. HOWELL
Substitute Trustee

c/o
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

2013-07
FILED FOR RECORD
AT 11:50 O'CLOCK A.M.

JAN 14 2013

SHERRY DOWD
COUNTY CLERK NAVARRO COUNTY, TEXAS
BY SW DEPUTY



NOS20110031406980

2012 DEC 12 AM 8:28
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COURT OF JUDICIAL CLERK
JOSHUA DISTRICT CLERK
DENNY CLERK
HARRIS COUNTY, TEXAS
CLERK

NAVARRO COUNTY, TEXAS

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3. The Debt exists and is secured by a lien created under TEX. CONST. ART. XVI, § 50(a)(6), for a home equity loan.
4. Petitioner is the holder of the Note and Deed of Trust. Ronald G. Parker and Beverlye A. Parker AKA Beverly E. Parker (hereafter "Obligor" whether one or more) executed the promissory note dated June 6, 2003 in the original principal amount of 32,500.00. Obligor is the party obligated to pay the loan agreement, contract, or lien sought to be foreclosed.
5. Obligor executed a security instrument ("Deed of Trust"), which is recorded in the Navarro County Real Property Records at VOLUME 1637, PAGE 0597.
6. Respondent failed to make payments in accordance with terms of the loan agreement, contract or deed of trust and is in default under the terms of those agreements.
7. As of the date the application was filed, Obligor failed to remit the installment payment due for April 5, 2011 and the installments that have become due after that date. As of 09/06/2012, there are at least 17 unpaid scheduled payments. The amount required to cure the default before 09/07/2012 is \$7,631.03. The amount required to pay off the loan in full before September 7, 2012 is \$27,430.82. This amount does not include attorneys' fees, late charges, interest, fees, costs, escrow advances or other lawful charges paid after September 7, 2012, all of which will continue to accrue according to the terms of the Note and Deed of Trust.
8. The requisite notices to cure the default and accelerate the maturity of the Debt have been mailed to each person as required under applicable law and the loan agreement, contract, or lien sought to be foreclosed and the opportunity to cure has expired.
9. Before the application was filed, any other action required under applicable law and the loan agreement, contract, or lien sought to be foreclosed was performed.
10. The court further finds that the Application complies with Tex. R. Civ. P. 735 and 736; that in accordance with Tex. R. Civ. P. 736.7(c) a copy of the required Return of Service has been on file with the Clerk of the Court for at least ten (10) days. Petitioner has established the basis for foreclosure; that

Petitioner has appointed J.Howell, Or B.Howell or their successor, as the substitute trustee to conduct the foreclosure contemplated by this proceeding; and that Petitioner may proceed with foreclosure of the secured Property according to the terms of the security instrument, Tex. Prop. Code § 51.002 and applicable law in accordance with Tex. R. Civ. P. 736.9.

IT IS THEREFORE ORDERED that the Petitioner may proceed with a foreclosure sale under the terms of the security instrument, Tex. Prop. Code § 51.002 and applicable law with respect to the secured Property made the subject of this proceeding.

SIGNED this 11th day of December, 2012

ORIGINAL SIGNED BY
JAMES LAGOMARSINO

JUDGE PRESIDING

APPROVED AS TO FORM AND SUBSTANCE:



Ashley M. Judd

Texas Bar No. 24051945

Kimberly Hemenway

Texas Bar No. 24071217

Kimberly Buteaud

Texas Bar No. 24038796

Clark Royle

Texas Bar No. 24046763

Paige E. Bryant

Texas Bar No. 24051920

Elizabeth McDonald

Texas Bar No. 24062879

15000 Surveyor Blvd., Suite 100

Addison, Texas 75001

972-386-5040 (Phone)

972-386-7673 (Fax)

ATTORNEYS FOR APPLICANT