

NOTICE OF [SUBSTITUTE] TRUSTEE'S 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 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: March 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 August 12, 2002 and recorded in Document VOLUME 1588, PAGE 0729 real property records of NAVARRO County, Texas, with JENNIFER S PEPPERS, grantor(s) and CENDANT MORTGAGE CORPORATION, mortgagee.

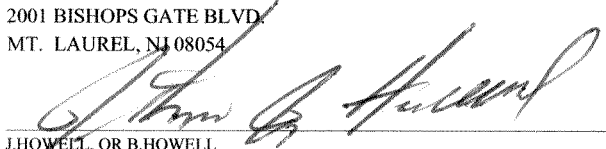
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JENNIFER S PEPPERS, securing the payment of the indebtednesses in the original principal amount of \$87,300.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PHH MORTGAGE CORPORATION 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:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.

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. PHH MORTGAGE CORP. F/K/A CENDANT MORTGAGE CORP., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PHH MORTGAGE CORP. F/K/A CENDANT MORTGAGE CORP.
2001 BISHOPS GATE BLVD.
MT. LAUREL, NJ 08054


J. HOWELL, OR B. HOWELL
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

2013-21
FILED FOR RECORD
AT 10100 O'CLOCK 11 M.

JAN 28 2013

SHERRY DOWD
COUNTY CLERK NAVARRO COUNTY, TEXAS
BY 11 DEPUTY



NOS20130028700027

EXHIBIT "A"

BEING MORE PARTICULARLY DESCRIBED BY A LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART THEREOF. BEING THE SAME PREMISES CONVEYED TO THE MORTGAGORS HEREIN BY DEED BEING RECORDED SIMULTANEOUSLY HERewith; THIS BEING A PURCHASE MONEY MORTGAGE GIVEN TO SECURE THE PURCHASE PRICE OF THE ABOVE DESCRIBED PREMISES.

FIELD NOTES FOR GENERATION II

BEING A PART OF LOTS 3,4,5,6,7, AND 8 AND A PART OF A 20 FOOT ALLEY, BLOCK 47, AND THE WESTERLY 10 FEET OF SHERMAN STREET, RICE, TEXAS, AS RECORDED IN VOLUME 3, PAGE 37, PLAT RECORDS, NAVARRO COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY ITS METES AND BOUNDS AS FOLLOWS;

BEGINNING AT A 1/2 INCH STEEL ROD FOUND AT THE SOUTHEAST CORNER OF THE TRACT DESCRIBED IN DEED FROM OTT. R. LOPER, JR., ET UX TO RICHARD M. CLARK, ET UX RECORDED IN VOLUME 1554, PAGE 858, OFFICIAL PUBLIC RECORDS, NAVARRO COUNTY, TEXAS, AND IN SHERMAN STREET;

THENCE S 25 DEGREES 41' 18" E, 90.00 FEET TO A 1/2 INCH STEEL ROD SET;

THENCE S 65 DEGREES 41' 22" W, 122.67 FEET TO A 1/2 INCH STEEL ROD SET;

THENCE N 25 DEGREES 34' 50" W, PARALLEL TO AND 15.0 FEET FROM THE NORTHEAST LINE OF THE TRACT DESCRIBED IN DEED FROM EDGAR LEE MONTGOMERY, JR., ET AL TO PAUL A. COLLIER, ET UX RECORDED IN VOLUME 1516, PAGE 31, OFFICIAL PUBLIC RECORDS, NAVARRO COUNTY, TEXAS, 89.96 FEET TO A 1/2 INCH STEEL ROD SET ON THE SOUTHEAST LINE OF SAID CLARK TRACT;

THENCE N 65 DEGREES 40' 12" E, ALONG THE SOUTHEAST BOUNDARY OF SAID CLARK TRACT, 122.50 FEET TO THE POINT OF BEGINNING AND CONTAINING APPROXIMATELY 0.2531 ACRE OF LAND, MORE OR LESS.



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