

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: June 04, 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 February 12, 2008 and recorded in Document INST# 2008-00001564 real property records of NAVARRO County, Texas, with JANICE HANCOCK, grantor(s) and BANK OF AMERICA, N.A., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JANICE HANCOCK, securing the payment of the indebtednesses in the original principal amount of \$105,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. REVERSE MORTGAGE SOLUTIONS, INC. 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 BEING 59 FEET BY 220 FEET LOT, PART OF THE RACHEL LEACH SURVEY A-6 IN NAVARRO COUNTY, TEXAS, BEING THE SAME PROPERTY DESCRIBED IN AND CONVEYED BY DEED FROM L. F. RATLIFF AND WIFE, HATTIE RATLIFF TO E. F. PATRICK AND J. C. PATRICK, DATED MARCH 23, 1961, RECORDED IN VOLUME 680, PAGE 340, 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. REVERSE MORTGAGE SOLUTIONS, INC. as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o REVERSE MORTGAGE SOLUTIONS, INC
2727 SPRING CREEK DR
SPRING, TX 77373

J. HOWELL, OR B. HOWELL
Substitute Trustee

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

2013 881
FILED FOR RECORD
AT 10 O'CLOCK A.M.

MAY 13 2013

SHERIFF DOWD
COUNTY CLERK B. J. DOWD
BY _____ DEPUTY



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