Current Borrower: MHA File Number:

JANITA RAY CONGER AND JERRY LYNN CONGER

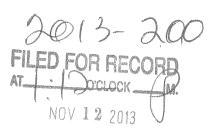
TX-10-10984-CM

VA/FHA/PMI Number: Loan Type:

Property Address:

Conventional Residential

100 N SENTER AVE, KERENS, TX 75144



AY DOWD

NOTICE OF SUBSTITUTE TRUSTEE SA

Deed of Trust Date:

5/25/2007

Grantor(s)/Mortgagor(s):

JANITA RAY CONGER AND JERRY LYNN

CONGER

Property County:

NAVARRO

Original Beneficiary/Mortgagee:

CHASE BANK USA, N.A.

Current Beneficiary/Mortgagee:

JPMorgan Chase Bank, National Association

Recorded in:

Volume: Page:

Instrument No: 00005406

Mortgage Servicer: JPMorgan Chase Bank, National Association is

representing the Current Mortgagee under a servicing agreement with the Current Mortgagee. Mortgage Servicer's Address:

1111 Polaris Parkway, Columbus, OH 43240

Legal Description: ALL THOSE CERTAIN LOTS, TRACTS OR PARCELS OF LAND BEING THE SOUTH ONE-HALF (1/2) OF LOT NUMBERS 5, 6, 7, 8, 9 AND 10 IN BLOCK 48 OF THE TOWN OF KERENS, NAVARRO COUNTY, TEXAS.

Date of Sale: 12/3/2013

Earliest Time Sale Will Begin:

11:00 AM

Place of Sale of Property: THE FRONT STEPS OF THE COURTHOUSE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above of within three (3) hours after that

Randy Daniel or Cindy Daniel or Jim O'Bryant

or Cole D. Patton

or Melissa A. McKinney

or Karl Terwilliger

McCarthy, Holthus & Ackerman, LLP

ATTN: SALES

1255 West 15th Street, Suite 1060

Plano, TX 75075