

2014-161
FILED FOR RECORD
AT 2:10 O'CLOCK P.M.

Notice of Foreclosure Sale

DEC 15 2014

November 20, 2014

SHERRY DOWD
COUNTY CLERK NAVARRO COUNTY, TEXAS
BY SM DEPUTY

Deed of Trust ("Deed of Trust"):

Dated: September 20, 2013
Grantor: Michael W. Hazelwood and Brandy L. Cowie
Trustee: K. Clifford Littlefield
Lender: Vanderbilt Mortgage and Finance, Inc.
Recorded in: Document No. 00008089 of the real property records of Navarro County, Texas

Legal Description: See Exhibit A

In addition to manufactured home more particularly described by Serial No. DSETX11774AB

Secures: Promissory Note ("Note") in the original principal amount of \$105,090.98, executed by Michael W. Hazelwood and Brandy L. Cowie ("Borrower") and payable to the order of Lender

Substitute Trustee: Craig C. Lesok, Randy Daniel or Cindy Daniel or Jim O'Bryant

Substitute Trustee's Address: 226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Foreclosure Sale:

Date: Tuesday, January 6, 2015

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 11:00 A.M.

Place: The front steps of the Navarro County Courthouse or any other location designated by the county commissioner

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 Vanderbilt Mortgage and Finance, Inc.'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, Vanderbilt Mortgage and Finance, Inc., 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 Vanderbilt Mortgage and Finance, Inc.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Vanderbilt Mortgage and Finance, Inc.'s rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Vanderbilt Mortgage and Finance, Inc. passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

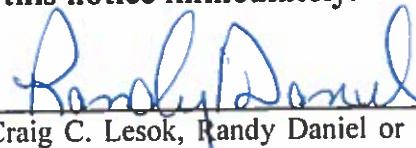
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, 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 by Vanderbilt Mortgage and Finance, Inc. 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 "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, 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 Substitute Trustee.

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.



Craig C. Lesok, Randy Daniel or Cindy Daniel or
Jim O'Bryant
226 Bailey Ave, Ste 101
Fort Worth, TX 76107
Telephone (817) 882-9991
Telecopier (817) 882-9993

EXHIBIT "A"

Tract I : 10.60 acres of land more or less, of which 0.56 acres being in a County Road, in the John Choate Survey, A2, Wm. Lapeyre Survey, A-737, Matthew Boren Survey, A-56, Navarro County, Texas, being Tract 33 of the recorded subdivision known as Richland Land Company according to the plat thereof recorded in Volume 7, page 28, 29 and 30, Plat Records of Navarro County, Texas.

Tract 2: Easement: That certain sixty foot (60') wide road easement in the John Choate Survey, A-2, Wm. Lapeyre Survey, A737, Matthew Boren Survey, A-56, Navarro County, Texas, according to the plat thereof recorded in Volume 7, page 28, 29 and 30, Plat Records of Navarro County, Texas.