

HOME EQUITY POSTING WITH ORDER ATTACHED

1200 TAMMY AVE  
CORSICANA, TX 75110

20120031401594

**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: March 03, 2015

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

Place: NAVARRO CENTER, 800 N. MAIN, EAST ENTRANCE 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 March 27, 2006 and recorded in Document VOLUME 1819, PAGE 369 real property records of NAVARRO County, Texas, with VALORIE HORN AND CLARENCE W HORN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by VALORIE HORN AND CLARENCE W HORN, securing the payment of the indebtednesses in the original principal amount of \$95,200.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2006-7 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 LOT NO. 7 IN BLOCK NO. 1136-E, SITUATED IN THE CITY OF CORSICANA, NAVARRO COUNTY, TEXAS, ACCORDING TO THE OFFICIAL MAP OF SAID CITY OF CORSICANA, 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. SPECIALIZED LOAN SERVICING LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o SPECIALIZED LOAN SERVICING LLC  
8742 LUCENT BLVD, SUITE 300  
HIGHLANDS RANCH, CO 80129

  
JON HOWELL, SUSAN SWINDLE OR BOBBY HOWELL  
Substitute Trustee

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

2015-27  
FILED FOR RECORD  
AT 12:45 O'CLOCK 8 M.

FEB 09 2015

SHERRY DOWD, County Clerk  
NAVARRO COUNTY, TEXAS  
BY  DEPUTY



NOS20120031401594

Cause Number D13-22787-CV

In re: Order for Foreclosure  
Concerning

1200 TAMMY AVE,  
CORSICANA, TX 75110  
Under Tex. R. Civ. Proc. 736

IN THE DISTRICT COURT OF

NAVARRO COUNTY, TEXAS

13th JUDICIAL DISTRICT

**DEFAULT HOME EQUITY FORECLOSURE ORDER**

On this date the court considered The Bank Of New York Mellon FKA The Bank Of New York, As Trustee For The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2006-7, or their successors or assigns (hereinafter "Petitioner"), Tex. R. Civ. P. 736 home equity foreclosure Application. The court has determined that it has jurisdiction over the subject matter and the parties in this proceeding. After reviewing the Motion for Default Order, the pleadings, the affidavits and the arguments of counsel, the court finds:

1. The Respondent(s) and their last known address (Tex. Prop. Code § 51.0001(2))

are as follows:

**VALORIE HORN**  
1200 TAMMY AVE., CORSICANA, TX 75110

**CLARENCE W. HORN**  
1200 TAMMY AVE., CORSICANA, TX 75110

2. The commonly known street address of the property encumbered by the lien sought to be foreclosed is 1200 Tammy Ave, Corsicana, TX 75110 (the "Property"). The Property legal description is:

**ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING LOT NO. 7 IN BLOCK NO. 1136-E, SITUATED IN THE CITY OF CORSICANA, NAVARRO COUNTY, TEXAS, ACCORDING TO THE OFFICIAL MAP OF SAID CITY OF CORSICANA, TEXAS.**

2014 JAN 29 PM 1:12  
JOSHI, A. J.  
DISTRICT CLERK  
NAVARRO COUNTY, TX  
DEPUTY  
FILED

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. Valorie Horn And Clarence W. Horn (hereafter "Obligor" whether one or more) executed the promissory note dated March 27, 2006 in the original principal amount of \$95,200.00. Obligor is the party obligated to pay the loan agreement, contract, or lien sought to be foreclosed.

5. Obligors executed a security instrument ("Deed of Trust"), which is recorded in the Navarro County Real Property Records at VOLUME 1819, PAGE 369.

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 November 1, 2010 and the installments that have become due after that date. As of November 6, 2013, there are at least 36 unpaid scheduled payments. The amount required to cure the default before October 31, 2013 is \$47,350.03. The amount required to pay off the loan in full before October 31, 2013 is \$151,122.75. This amount does not include attorneys' fees, late charges, interest, fees, costs, escrow advances or other lawful charges paid after October 31, 2013, 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.

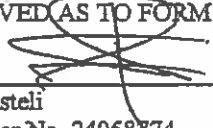
IT IS THEREFORE ORDERED that the Petitioner may proceed with a foreclosure sale under the terms of the security instrument, Tex. Prop. Code § 51.002 and applicable law with respect to the secured Property made the subject of this proceeding.

SIGNED this 29 day of Jan, 2014

ORIGINAL SIGNED BY  
JAMES LAGOMARSINO

JUDGE PRESIDING

APPROVED AS TO FORM AND SUBSTANCE:

  
Tom Misteli  
Texas Bar No. 24058774  
Ryan Bourgeois  
Texas Bar No. 24050314  
Elizabeth McDonald  
Texas Bar No. 24062879  
Paige E. Bryant  
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ATTORNEYS FOR APPLICANT