

ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.

2015 147
FILED FOR RECORD
AT 12:00 O'CLOCK P.M.

OCT 13 2015

SHERRY DOWD, County Clerk
NAVARRO COUNTY, TEXAS
BY  DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, DEBORAH G. JANUARY, AN UNMARRIED WOMAN delivered that one certain Deed of Trust dated MARCH 9, 2011, which is recorded in INSTRUMENT NO. 2011-00001785 of the real property records of **NAVARRO County, Texas**, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$93,782.00 payable to the order of GATEWAY MORTGAGE GROUP, LLC, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

WHEREAS, GATEWAY MORTGAGE GROUP, LLC, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.



NOTICE IS HEREBY GIVEN that on Tuesday, NOVEMBER 3, 2015, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF BY THIS REFERENCE.

The sale will occur at that area designated by the Commissioners Court of NAVARRO County, Texas, for such sales (OR AT NAVARRO CENTER, 800 N. MAIN EAST ENTRANCE).

NOTICE IS FURTHER GIVEN that the address of GATEWAY MORTGAGE GROUP, LLC, the Mortgagee or Mortgage Servicer, is 110 N. MERCEDES DR., STE 100, NORMAN, OKLAHOMA 73069. Pursuant to the Texas Property Code, the Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3810 North Josey Lane, Suite 208, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale.

Dated: OCTOBER 12, 2015.



SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR SHARON ST. PIERRE
OR ROBERT LAMONT OR SHERYL LAMONT OR
HARRIETT FLETCHER OR DAVID SIMS

FILE NO.: GMG-1257
PROPERTY: 15873 NW COUNTY RD 3080
PURDON, TEXAS 78879

DEBORAH JANUARY

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3810 NORTH JOSEY LANE, SUITE 208
CARROLLTON, TEXAS 75007
Tel: (972) 394-3088

EXHIBIT "A"

Being all of that certain lot, tract or parcel of land located in the J. Meredith Survey Abstract No. 512 Navarro County, Texas and being a called 4.98 acre tract of land as described in Deed to Emma Goode recorded as Document No. 2011 1630 of the Deed Records of Navarro County, Texas. Said lot, tract or parcel of land being more particularly described as follows:

BEGINNING at a 5/8" iron rod set in the edge of NW CR 3080 at the westerly corner of the said Goode tract and an ell corner of a called 16.343 acre tract of a tract of land as described in Deed to Jose Lugo Nunez and Elva Jauragui recorded as Document No. 2908 349 of the Deed Records of Navarro County, Texas;

THENCE, N 55° 41' 00" E, along the common line of the said Goode tract and the said Nunez tract 280.60 feet to a 1/2" iron rod found at the northerly corner of the said Goode tract and an ell corner of the said Nunez tract;

THENCE, S 29° 23' 00" E, continuing along the common line of the said Goode tract and the said Nunez tract passing a 3/4" iron pipe found marking the southerly corner of the said Nunez tract and the northerly northwest corner of a called 36.288 acre tract of a tract of land as described in Deed to Deborah Kay Hill recorded in Volume 992, Page 462 of the Deed Records of Navarro County, Texas at 781.48 feet and continuing a total distance of 1111.18 feet to a 1/2" iron rod found at the easterly corner of the said Goode tract and an ell corner of the said Hill tract;

THENCE, S 88° 57' 32" W, along the common line of the said Goode tract and the said Hill tract 209.05 feet to a 1/2" iron rod found at the southerly corner the said Goode tract, an ell corner of the said Hill tract and in the northeasterly line of the Farm to Market Road No. 667;

THENCE, N 30° 00' 21" W, along the northeasterly line of said Farm to Market Road No. 667 and the southwesterly line of the said Goode tract 285.31 feet to a 5/8" iron rod set at the southerly corner of a called 0.13 of an acre tract of land as described in Deed to City National Bank recorded as Document No. 2011 1632 of the Deed Records of Navarro County, Texas also being the southerly corner of a called 1.00 acre tract of land as surveyed by Stuart G. Hamilton R.P.L.S. No. 4490 survey dated September 29, 1995;

THENCE, with the said 1.00 acre tract as follows: N 59° 59' 35" E, 189.13 feet to a 5/8" iron rod set at the easterly corner of the said 1.00 acre tract, N 29° 05' 15" W, 227.01 feet to a 5/8" iron rod set at the northerly corner of the said 1.00 acre tract and S 88° 47' 07" E, 202.84 feet to a 5/8" iron rod set at the westerly corner of the said 1.00 acre tract at an ell corner of the said Goode tract, in the northeasterly line of Farm to Market Road No. 667 and at the beginning of a curve to the left having a radius of 1969.03 feet, an angle of 04° 54' 38" and a chord that bears N 38° 15' 43" W, 167.94 feet;

THENCE, along said curve to the left 167.99 feet to a 5/8" iron rod set;

THENCE, N 33° 23' 00" W, along the southwesterly line of the said Goode tract 416.66 feet to the POINT OF BEGINNING and CONTAINING 4.98 ACRES OF LAND MORE OR LESS.

*BASIS OF BEARINGS: per Document No. 2008 4161

FILE NO.: GMG-1257
DEBORAH JANUARY