

C&S No. 44-15-2786 / FHA / No
Loan Care, A Division of FNF Servicing, Inc

NOV 09 2015

NOTICE OF TRUSTEE'S SALE

**SHERRY DOWD, County Clerk
, NAVARRO COUNTY, TEXAS**

NAVARRO COUNTY, TEXAS
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. Sender is: Codilis & Stawiarski, PC, 650 North Sam Houston Parkway East, Suite 450, Houston, Texas 77060

Date of Security Instrument: September 10, 2010

Grantor(s): Edward Chappell, an unmarried man and Linda Bullard, an unmarried woman

Original Trustee: Steve Holmes Law Firm, P.C.

Original Mortgagee: Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for R.H. Lending, Inc., its successors and assigns

Recording Information: Clerk's File No. 00006514, refiled in 00009111, in the Official Public Records of NAVARRO County, Texas.

Current Mortgagee: Freedom Mortgage Corporation

Mortgage Servicer: **Loan Care, A Division of PNF Servicing, Inc.**, whose address is **C/O 3637 Sentara Way Virginia Beach, VA 23452** Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagor, the Mortgage Servicer is authorized to represent the Mortgagor. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

Date of Sale: 12/01/2015 **Earliest Time Sale Will Begin:** 11:00 AM

APPOINTMENT OF SUBSTITUTE TRUSTEE

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

SUBSTITUTE TRUSTEE(S):

Sharon St. Pierre as Substitute Trustee, Robert LaMont as Successor Substitute Trustee, Sheryl LaMont as Successor Substitute Trustee, Harriett Fletcher as Successor Substitute Trustee, David Sims as Successor Substitute Trustee, or Mary M. Speidel as Successor Substitute Trustee.

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, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

Legal Description:

**ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND DESCRIBED AS LOT 4, BLOCK 1, CIRCLE T. RANCH ESTATES,
SECTION 1, NAVARRO COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORD IN VOLUME 7, PAGE
34, PLAT RECORDS OF NAVARRO COUNTY, TEXAS.**

Place of Sale of Property: The foreclosure sale will be conducted in the area designated by the NAVARRO County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

For Information:

Servicelink Default Abstract Solutions
7301 N. State Hwy 161, Ste 305.
Irving, TX 75039

**Angela K. Randermann, Managing Attorney
Codilis & Stawiarski, P.C.
(281) 925-5200**

11-9-2015



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STATE OF TEXAS

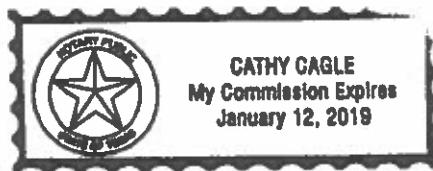
COUNTY OF Harris

Before me, the undersigned Notary Public, on this day personally appeared Angela K. Randerma as Substitute Trustee, known to me or proved to me through a valid State driver's license or other official identification described as Personal Knowledge, to be the person whose name is subscribed to the foregoing instrument and acknowledge to me that he/she executed the same for the purposes and consideration therein expressed.

Given under my hand seal of office this 5th day of November, 2015.

Notary Public
Signature

Cathy Cagle



STATE OF TEXAS

COUNTY OF GREGG

Before me, the undersigned Notary Public, on this day personally appeared Sharon St Pierre as Substitute Trustee, known to me or proved to me through a valid State driver's license or other official identification described as Personal Knowledge, to be the person whose name is subscribed to the foregoing instrument and acknowledge to me that he/she executed the same for the purposes and consideration therein expressed.

Given under my hand seal of office this 9th day of November, 2015.

Sheryl Sutton Lamont
Notary Public
Signature

