

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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: May 03, 2016

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 19, 2004 and recorded in Document VOLUME 1688, PAGE 0441 real property records of NAVARRO County, Texas, with EDNA COWAN AND NELTA RUTH GIBSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by EDNA COWAN AND NELTA RUTH GIBSON, securing the payment of the indebtednesses in the original principal amount of \$66,085.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. 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 in the attached Exhibit A.

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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD
FORT MILL, SC 29715

David Sims by Sharon St. Pierre
SHARON ST. PIERRE, ROBERT LAMONT, SHERYL LAMONT, HARRIETT FLETCHER, DAVID SIMS, AURORA CAMPOS, RAMIRO CUEVAS, MATTHEW WOLFSON, JONATHAN HARRISON, NADIA CAPEHART, CHRIS DEMEREST, KELLEY BURNS, TANYA GRAHAM, DANIEL WILLSIE, OR PHILIP PIERCEALL
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

Certificate of Posting

My name is _____, and my address is c/o 15000 Surveyor Boulevard, Suite 100, Addison, Texas 75001.
I declare under penalty of perjury that on _____ I filed at the office of the NAVARRO County Clerk and caused to be posted at the NAVARRO County courthouse this notice of sale.

Declarants Name: _____
Date: _____

2016 - 23

FILED FOR RECORD
AT 11:55 O'CLOCK A M.

FEB 20 2016

SHERRY DOWD, County Clerk
NAVARRO COUNTY, TEXAS
BY 07 DEPUTY



NOS0000005638374

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED IN THE ENOCH FRIER SURVEY ABSTRACT 3, NAVARRO COUNTY, TEXAS, BEING THE RESIDUE OF A CALLED 2 ACRE TRACT OF LAND DESCRIBED AS SECOND TRACT BY DEED RECORDED IN VOLUME 769, PAGE 659 AND BEING ALL OF A CALLED 0.238 ACRE TRACT OF LAND DESCRIBED BY DEED RECORDED IN VOLUME 869, PAGE 336 OF THE DEED RECORDS OF NAVARRO COUNTY, TEXAS, SAID TRACT OR PARCEL OF LAND BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS;

BEGINNING ON A SET 1/2" IRON ROD FOR THE SOUTH CORNER OF THIS TRACT N 34 DEG. 08'41"E 136.77 FEET FROM THE SOUTH CORNER OF THE ABOVE MENTIONED 2 ACRE TRACT LOCATED ON THE NORTHWEST LINE OF BONNER;

THENCE N 43 DEG. 08' 09"W 388.73, FEET TO A SET 1/2" IRON ROD FOR THE WEST CORNER OF THIS TRACT AND SAID 0.238 ACRE TRACT;

THENCE N 47 DEG. 22'51" E 109.00 FEET TO A SET 1/2" IRON ROD FOR THE NORTH CORNER OF THIS TRACT AND SAID 0.238 ACRE TRACT LOCATED ON THE SOUTHWEST LINE OF KNIGHT STREET AND ON THE SOUTHWEST ROW OF THE H. & T.C. RAILROAD;

THENCE WITH SAID ROW S 38 DEG. 39'35"E 371.77 FEET TO A SET 1/2" IRON ROD FOR THE EAST CORNER OF THIS TRACT AND SAID 2 ACRE TRACT LOCATED ON SAID NORTHWEST LINE OF BONNER;

THENCE WITH SAID NORTHWEST LINE S34 DEG. 08'41"W 77.90 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.79 ACRES OF LAND, MORE OR LESS.



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