

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: April 05, 2016

Time: The sale will begin at 11:00AM 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 21, 2013 and recorded in Document CLERK'S FILE NO. 00002474 real property records of NAVARRO County, Texas, with CHARLES RICHARD LAWRENCE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagor.

4. Obligations Secured. Deed of Trust or Contract Lien executed by CHARLES RICHARD LAWRENCE, securing the payment of the indebtedness in the original principal amount of \$112,917.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. FREEDOM MORTGAGE CORPORATION 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. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452

David Sims by J. D. J. Dowd
SHARON ST. PIERRE, ROBERT LAMONT, SHERYL LAMONT, HARRIET FLETCHER, OR DAVID SIMS

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.

Declarant's Name: _____
Date: _____

2016-24

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

FEB 20 2016

SHERRY DOWD, County Clerk
NAVARRO COUNTY, TEXAS
BY 01 DEPUTY



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EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED IN THE CITY OF CORSICANA, NAVARRO COUNTY, TEXAS, AND BEING THE RESIDUE OF LOT 1, BLOCK 1595, LIBERTY DRIVE ADDITION, ACCORDING TO THE PLAT RECORDED IN VOLUME 5, PAGE 95 OF THE PLAT RECORDS OF NAVARRO COUNTY, TEXAS. SAID TRACT OR PARCEL OF LAND BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS.

BEGINNING ON A FOUND 1" IRON PIPE FOR THE SOUTHEAST CORNER OF THIS TRACT LOCATED N 30 DEG 43' 48" W 117.39 FEET FROM A FOUND 1" IRON PIPE AT THE SOUTHEAST CORNER OF THE ABOVE MENTIONED LOT 1 AND A 0.8744 ACRE TRACT RECORDED IN INSTRUMENT 2010-00003979;

THENCE WITH THE SOUTH LINE OF THIS TRACT S 56 DEG 24' 49" W 120.80 FEET AND S 50 DEG 29' 18" W 57.52 FEET TO A SET 1/2" IRON ROD FOR THE SOUTHWEST CORNER OF THIS TRACT;

THENCE N 37 DEG 31' 43" W 155.00 FEET TO A FOUND T-POST FOR THE NORTHWEST CORNER OF THIS TRACT LOCATED ON THE SOUTH LINE OF W. PARK ROW;

THENCE WITH SAID SOUTH LINE N 57 DEG 58' 29" E 195.61 FEET TO A FOUND 1" IRON PIPE FOR THE NORTHEAST CORNER OF THIS TRACT;

THENCE S 30 DEG 50' 30" E 143.53 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.63 ACRES OF LAND, MORE OR LESS.



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