

## NOTICE OF FORECLOSURE 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. *Property to Be Sold.* The property to be sold is described as follows: EXHIBIT A

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 03/28/2008 and recorded in Document 00003125 real property records of Navarro County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: 01/03/2017

Time: 11:00 AM

Place: Navarro County Courthouse, Texas, at the following location: NAVARRO CENTER, 800 N MAIN EAST ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

5. *Obligations Secured.* The Deed of Trust executed by JOE MORRIS AND SARAH MORRIS, provides that it secures the payment of the indebtedness in the original principal amount of \$138,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. The Bank of New York Mellon, not individually but solely as Co-Trustee for RML Trust 2013-2 is the current mortgagee of the note and deed of trust and REVERSE MORTGAGE SOLUTIONS, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is The Bank of New York Mellon, not individually but solely as Co-Trustee for RML Trust 2013-2 c/o REVERSE MORTGAGE SOLUTIONS, INC., 14405 Walters Road, Suite 200, Houston, TX 77014 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint RANDY DANIEL, CINDY DANIEL, ALLAN JOHNSTON, ROBERT LAMONT, SHARON ST. PIERRE, HARRIETT FLETCHER, SHERYL LAMONT, DAVID SIMS, WES WEBB OR CARL NIENDORFF, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

  
Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Lori Liane Long, Attorney at Law  
Tracey Midkiff, Attorney at Law  
Joseph Modric, Attorney at Law  
Parkway Office Center, Suite 900  
14160 North Dallas Parkway  
Dallas, TX 75254

  
Randy Daniel, Cindy Daniel, Allan Johnston,  
Robert Lamont, Sharon St. Pierre, Harriett  
Fletcher, Sheryl Lamont, David Sims, Wes Webb or  
Carl Niendorff  
c/o AVT Title Services, LLC  
1101 Ridge Rd. Suite 222  
Rockwall, TX 75087

Certificate of Posting  
I am Sharon St. Pierre whose address is 14160 N. Dallas Pkwy, Suite 900, Dallas, TX 75254. I declare under penalty of perjury that on 11-28-2014 I filed this Notice of Foreclosure Sale at the office of the Navarro County Clerk and caused it to be posted at the location directed by the Navarro County Commissioners Court.

  
FILED FOR RECORD  
11-28-2014  
10:00 A.M.

**Exhibit "A"**

**LEGAL DESCRIPTION:**

ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND, BEING 1.169 ACRES SITUATED IN THE TOWN OF POWELL, NAVARRO COUNTY, TEXAS, AND BEING SITUATED IN THE W. W. CLARK SURVEY, ABSTRACT NO. 181, SAID 1.169 ACRES IS A PART OF A CALLED 2.002 ACRE TRACT DESCRIBED IN DEED FROM BEULAH PRICE SORENSEN ET AL TO W. D. RALSTON, SAID TRACT IS ALSO DESCRIBED IN DEED FROM MRS. CLOVERTER BISON TO BEULAH LANNINGHAM, DATED OCTOBER 8, 1962, AND RECORDED IN VOLUME 695, PAGE 387 OF THE DEED RECORDS OF NAVARRO COUNTY, TEXAS. SAID 1.169 ACRES ARE MORE FULLY DESCRIBED AS FOLLOWS. BEGINNING AT AN IRON STAKE FOR CORNER, SET IN THE SOUTH LINE OF A STREET AND IN THE NORTHEAST CORNER OF THE CALLED 2.002 ACRE TRACT; THENCE S 30 DEG. E 356 FEET WITH THE EAST LINE OF SAID TRACT TO AN IRON STAKE FOR CORNER IN THE NORTH LINE OF AN ALLEY; THENCE S 60 DEG. W 143 FEET WITH THE SOUTH LINE OF SAID TRACT TO AN IRON STAKE FOR CORNER; THENCE N 30 DEG. W 356 FEET TO AN IRON STAKE FOR CORNER IN THE SOUTH LINE OF A STREET; THENCE N 60 DEG. E 143 FEET TO THE PLACE OF BEGINNING. CONTAINING 1.169 ACRES OF LAND.

APN: R000010510