

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 04, 2017

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 May 19, 2005 and recorded in Document VOLUME 1773, PAGE 226 AS AFFECTED BY CLERK'S FILE NO. 00003731 real property records of NAVARRO County, Texas, with JOSEPH L. BOROUGHS AND KERRI J BOROUGHS, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JOSEPH L. BOROUGHS AND KERRI J BOROUGHS, securing the payment of the indebtednesses in the original principal amount of \$89,878.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. EVERBANK 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. BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP
7105 CORPORATE DRIVE
PLANO, TX 75024

Handwritten signature: David Sims

AURORA CAMPOS, JONATHAN HARRISON, MARKCOS PINEDA, RAMIRO CUEVAS, PATRICK ZWIERS, KRISTOPHER HOLUB, FREDERICK BRITTON, SHARON ST. PIERRE, ROBERT LAMONT, SHERYL LAMONT, HARRIETT FLETCHER, OR DAVID SIMS

Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
4004 Belt Line Road, Suite 100
Addison, Texas 75001

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, 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: _____

2017-17
FILED FOR RECORD
AT 11:20 O'CLOCK P. M.

FEB 13 2017

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



NOS00000005567409

EXHIBIT "A"

ALL THOS TRACTS OR PARCELS OF LAND, SITUATED IN NAVARRO COUNTY, TEXAS AND BEING LOTS 12A AND 12B, OF VALLEY VIEW RANCH ESTATES, PHASE I, AN ADDITION TO NAVARRO COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4, PAGE 47, OF THE PLAT RECORDS OF NAVARRO COUNTY, TEXAS.

INCLUDES MANUFACTURED HOUSING UNIT(S) DESCRIBED AS FOLLOWS:

MAKE: SOUTHERN ENERGY MODEL: MP-32SP2029 WIDTH: 32 LENGTH: 66

SERIAL #: DSETX08523A/B YEAR: 2005

SAID UNIT(S) ATTACHED TO THE LAND IN A PERMANENT MANNER SO AS TO BE RENDERED AN IMMOVABLE FIXTURE AND AN INTEGRAL PART OF THE SUBJECT PROPERTY.



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