

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

**Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military 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.**

WHEREAS, on 9/11/2002, STEPHEN CIGANEK AND ADELINA CIGANEK, executed a Deed of Trust conveying to WILLIAM D SMITH as Trustee, the Real Estate hereinafter described, to THE CIT GROUP/ CONSUMER FINANCE, INC. ( A DELAWARE CORPORATION) , in the payment of a debt therein described, said Deed of Trust being recorded under Instrument 08449, Volume 1594, Page 0495, in the DEED OF TRUST OR REAL PROPERTY records of NAVARRO COUNTY, Texas; and

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned had been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 7/4/2017 beginning not earlier than 11:00 am , or not later than three hours thereafter, I will sell said Real Estate in NAVARRO COUNTY, TEXAS to the highest bidder for cash. The sale will be conducted in the area designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted at the location where this Notice of Trustee's Sale was posted. Said Real Estate is described as follows:

**LEGAL DESCRIPTION ATTACHED AS EXHIBIT A**

Property Address: 107 NW COUNTY ROAD 0027, CORSICANA, TX 75110  
Mortgage Servicer: Caliber Home Loans, Inc.  
Mortgage Servicer Address: 13801 WIRELESS WAY, OKLAHOMA CITY, OK, 73134  
Reinstatement Line: (800) 401-6587  
Noteholder: The Bank of New York Mellon, as Trustee for CIT Home Equity Loan Trust 2003-1

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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 property securing the above referenced loan.

WITNESS MY HAND this day, MAY 30, 2017

2017-60

When recorded please return to:  
Caliber Home Loans, Inc. – Document Control  
13801 WIRELESS WAY  
OKLAHOMA CITY, OK 73134

Sharon St. Pierre  
Robert LaMont, Sheryl LaMont, Harriett Fletcher, David Sims, Allan Johnston, Sharon St. Pierre, Ronnie Hubbard, Substitute Trustee

FILED FOR RECORD  
AT 4:10 O'CLOCK P M.

MAY 30 2017

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



EXHIBIT A - LEGAL DESCRIPTION

ALL THAT CERTAIN ~~TRACT~~ COUNTY  
All that certain lot, tract, or parcel of land situated in the John H. Yerby Survey Abstract 885, Navarro County, Texas, and being a portion of a called 252.32 acre tract of land described by deed recorded in Volume 462, Page 441, all 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 at the southeast corner of this tract and the original southeast corner of the above mentioned tract located on the west ROW of the T. & N.O. Railroad and in the center line of Briar Creek; Witness: N15°00'00"W 35.5 feet, a set 1/2" iron.

THENCE with said center line S87°41'25"W 7.27 feet, S79°41'06"W 46.56 feet, S83°38'04"W 75.99 feet and N86°18'56"W 32.87 feet to the southwest corner of this tract located on the east line of the Texas Electric ROW; Witness: N09°28'25"W 40.0 feet, a set 1/2" iron rod.

THENCE with said east line N09°28'25"W 2698.18 feet to a set 1/2" iron rod for the north corner of this tract located on said west ROW of the T. & N.O. Railroad;

THENCE with said west ROW S15°49'36"E 1319.38 feet to the beginning of a curve to the right;

THENCE with said curve having a Delta Angle of 08°48'05" a Radius of 6809.00 feet, a Chord of S11°18'31"E 1044.92 feet for a Length of 1045.95 feet for the end of this curve;

THENCE continuing with said west ROW S06°35'50"E 354.78 feet to the place of beginning and containing 7.80 acres of land.