Current Borrowers MHA File Number: ADAM CARDOZA IR AND WIFE MIRTA G. CARDOZA

TX-15-24329-FC

VA/FHA/PMI Number: Loan Type:

Property Address:

Farm Loan

112 CR 251, SEMINOLE, TX 79360

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:

2/3/2012

Grantor(s)/Mortgagor(s):

ADAM CARDOZA JR AND WIFE MIRTA G.

CARDOZA

Property County:

GAINES

Original Beneficiary/Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR CENDERA FUNDING, INC. A TEXAS CORPORATION, ITS SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:

JPMorgan Chase Bank, National Association

Recorded in:

Volume: Page:

Instrument No: 2012-0751

Mortgage Servicer:

JPMorgan Chase Bank, National Association is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:

1111 Polaris Parkway, Columbus, OH 43240

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

Date of Sale: 3/3/2015 Earliest Time Sale Will Begin: 1:00 PM

Place of Sale of Property: IN THE AREA BOUNDED BY THE WEST BY THE WEST EDGE OF THE WEST PORCH OF THE COURTHOUSE AND ON THE E OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that

time.

Notice Pursuant to Tex. Prop. Code § 51.002(i): 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 the sender of this notice service to immediately.

Lanelle Lynch or Shelley Nat or Kristina McCrary

or Cole D. Patton or Karl Terwilliger

McCarthy, Holthus & Ackerman, LLP

ATTN: SALES

TXreet

Plano, TX F Trustee Zip

Vicki Phillips, County Clerk Gaines County, Texas /xi*Kcoup*_peputy

EXHIBIT A

A 0.81 acre tract of land out of the W/2 of Tract 23, Breckon Estates Subdivision, as per plat recorded in V. 264, P. 503, Deed Records of Gaines County, Texas, located in Section 25, Block A-9, Public School Land, Gaines County, Texas, said 0.81 acre tract being more particularly described as follows:

BEGINNING at a 1/2" Iron rod found for the Northwest comer of said Tract 23, and the Northwest comer of this tract;

THENCE S.87°45'04"E., along the North line of said Tract 23, a distance of 225.00 feet to a ½" iron rod with cap marked "NEWTON SURVEYING" set at the Northwest corner of the E/2 of said Tract 23 for the Northeast corner of this tract (bearings compared to the Texas Coordinate System of 1983, North Central Zone, distances are true at an averaged surface elevation);

THENCE S.02°27'56"W. 190.00 feet to a ½" iron rod with cap marked "NEWTON SURVEYING" set at the Southwest corner of said E/2 of Tract 23 for the Southeast corner of this tract;

THENCE N.87°45'04"W., along the South line of said Tract 23, a distance of 132.40 feet to a ½" iron pipe found in the South line of said Tract 23 for the Southeast corner of a 0.17 acre tract and for the most Southerly Southwest corner of this tract;

THENCE N.02°27'56"E. 82.00 feet to a 1/2" iron rod with cap marked "NEWTON SURVEYING" set for the Northeast corner of said 0.17 acre tract and for a corner of this tract:

THENCE N.87°45'04"W. 92.60 feet to a ½" iron rod with cap marked "NEWTON SURVEYING" set for the Northwest corner of said 0.17 acre tract and for the most Westerly Southwest comer of this tract;

THENCE N.02°27'56"E. 108.00 feet to the place of beginning. SAVE AND EXCEPT all oil, gas and other minerals.