TOBY R. NAVARRO AND WIFE, ERIKA NAVARRO, WITH HER JOINING HEREIN TO Current Borrower:

PERFECT THE SECURITY INTEREST BUT NOT TO OTHERWISE BE LIABLE.

MHA File Number:

TX-14-23294-FC

VA/FHA/PMI Number:

Loan Type: Farm Loan

Property Address: 1001 NW AVE I, SEMINOLE, TX 79360

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:

6/24/2010

Granter(s)/Mortgagor(s):

TOBY R. NAVARRO AND WIFE, ERIKA NAVARRO, WITH HER JOINING HEREIN TO PERFECT THE SECURITY INTEREST BUT NOT TO OTHER WISE BE LIABLE.

Original Beneficiary/Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. MERS IS A SEPARATE CORPORATION THAT IS ACTING SOLELY AS A NOMINEE FOR FIRST NATIONAL BANK OF MIDLAND

Current Beneficiary/Mortgagee:

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

Recorded in:

Volume: Page:

Property County:

GAINES

Instrument No: 2010-3273

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: LOT ONE (1) AND THE EAST TWENTY FEET E (E 20') OF LOT TWO (2) IN BLOCK TWELVE (12) OF SMALLIN TERRACE EXTENSION, AN ADDITION TO THE TOWN OF SEMINOLE, GAINES COUNTY, TEXAS, AS PER PLAT RECORDED IN VOL. 128, PAGE 261, DEED RECORDS OF GAINES COUNTY, TEXAS.

Earliest Time Sale Will Begin: Date of Sale: 9/2/2014

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 each at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that

time.

Lanelle Lynch or Shelley Pail or Kristina McCrary

or Cole D. Patton or Karl Terwilliger

McCarthy, Holthus & Ackerman, LLP

ATTN: SALES

1255 West 15th Street, Suite 1060

Valvi Phillips, County Clerk Gaines County, Texas BY LUKEN TRICHE NDEPUTY

