

NOTICE OF FORECLOSURE SALE

1. **Property to Be Sold.** The property to be sold is described as follows:

SEE EXHIBIT A ATTACHED

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/03/2007 and recorded in Document 02702547 real property records of Eastland County, Texas.

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

Date: 02/02/2016

Time: The sale will begin no earlier than 01:00 PM or no later than three hours thereafter.

Place: Eastland County Courthouse, Texas, at the following location: THE SOUTH ENTRANCE STEPS OF THE EASTLAND COUNTY COURTHOUSE 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

5. **Obligations Secured.** The Deed of Trust executed by REGINALDO SANCHEZ AND MARIA SANCHEZ, provides that it secures the payment of the indebtedness in the original principal amount of \$19,200.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. BANK OF AMERICA, NATIONAL ASSOCIATION is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is BANK OF AMERICA, NATIONAL ASSOCIATION c/o SHELLPOINT MORTGAGE SERVICING, 2020 S. Dairy Ashford #200, Houston, TX 77077 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Default and Request to Act.** Default has occurred under the deed of trust and BANK OF AMERICA, NATIONAL ASSOCIATION obtained an Order from the 91st District Court of Eastland County on 10/28/2015 under Cause No. CV1543831. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order and notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

~~TERRY BROWDER~~
TERRY BROWDER, LAURA BROWDER OR MARSHA MONROE
c/o AVT Title Services, LLC
13770 Noel Road #801529
Dallas, TX 75380-1529

14-005651-670
322 S 5TH STREET
GORMAN, TX 76454

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.

RECEIVED 2:00 P.M.
CATHY JENTHO, COUNTY CLERK

JAN 1 2016

EASTLAND COUNTY, TEXAS
By Clerk

Customer Name: REGINALDO SANCHEZ
Application #: 009922649344

Exhibit A (Legal Description)

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN EASTLAND COUNTY, TEXAS:

BEING A 180' X 210' (CALLED 285' X 210' IN DEED); SAVE AND EXCEPT A 50' X 140' TRACT OUT OF THE SE CORNER, OUT OF THE NW ¼ OF SECTION 62, BLOCK 2, H&TC RR CO. SURVEY, CITY OF GORMAN, EASTLAND COUNTY, TEXAS;

BEGINNING AT AN IRON PIN SET IN THE EAST LINE OF SOUTH 5TH STREET 200 FEET SOUTH OF THE SOUTH LINE OF STATE STREET FOR THE OCCUPIED NWC OF THIS TRACT;

THENCE EAST 210 FEET TO AN IRON PIN SET IN THE WEST LINE OF AN ALLEY;

THENCE SOUTH 130 FEET TO AN IRON PIN SET FOR THE NEC OF SAID 50' X 140' TRACT;

THENCE WEST 140 FEET TO AN IRON PIN SET FOR THE NWC OF SAID TRACT;

THENCE SOUTH 50 FEET TO AN IRON PIN SET IN THE NORTH LINE OF AN UNPLATTED STREET;

THENCE WEST 70 FEET TO AN RR SPIKE SET IN THE EAST LINE OF S. 5TH STREET ABOUT 3 FEET WITHIN THE TRAFFIC PATTERN OF SAID STREET;

THENCE NORTH WITH THE EAST LINE OF S. 5TH STREET 180 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.707 ACRES OF LAND.

Being that parcel of land conveyed to Reginaldo Sanchez and wife, Maria Sanchez from Verna Powers, a/k/a Verna Powers Rodgers by that deed dated 07/07/1994 and recorded 07/08/1994 in Deed Book 1612, at Page 254 of the Eastland County, TX, Public Registry.

Tax Map Reference: 13638

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