

## NOTICE OF FORECLOSURE SALE

2013-63

FILED

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

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING TRACT 93, PHASE I OF THE SHORES ON RICHLAND CHAMBERS LAKE, CONSISTING OF 1.01 ACRES, MORE OR LESS AS SHOWN BY THE RECORDED PLAT COVERING SUCH PROPERTY(S), RECORDED IN THE PLAT OR MAP RECORDS OF NAVARRO COUNTY, TEXAS, ON OCTOBER 11, 2005, AT VOLUME 7, PAGES(S)307-320.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 11/08/2005 and recorded in Document 00011494 real property records of Navarro County, Texas. Re-filed in Document 00004569 real property records of Navarro County, Texas.

**3. Date, Time, and Place of Sale.**

Date: 05/07/2013

Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter.

Place: Navarro County Courthouse, Texas, at the following location: ON THE FRONT STEPS OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

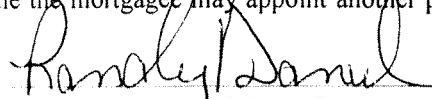
**4. Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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.

**5. Obligations Secured.** The Deed of Trust executed by ARNIE RUIZ, provides that it secures the payment of the indebtedness in the original principal amount of \$37,451.00, 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, N.A. is the current mortgagee of the note and deed of trust.

**6. Default and Request to Act.** Default has occurred under the deed of trust, and the mortgagee has requested a Substitute Trustee conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.



RANDY DANIEL, CINDY DANIEL, RON BEDFORD, WES WEBB OR CARL NIENDORFF  
c/o AVT Title Services, LLC  
PO Box 801529  
Dallas, TX 75380-1529

13-000759-570  
9820 S US HWY 287  
CORSICANA, TX 75109-0000

**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.**