

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

**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.**

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

Date: May 07, 2013

Time: The sale will begin at 1:00PM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE NAVARRO COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated July 29, 2003 and recorded in Document VOLUME 1647, PAGE 0180; AS AFFECTED BY VOLUME 1821, PAGE 504 real property records of NAVARRO County, Texas, with NANCY M. FERRETIZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by NANCY M. FERRETIZ, securing the payment of the indebtednesses in the original principal amount of \$88,609.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING 10.00 ACRES SITUATED IN THE JOHN SMITH SURVEY, A-771, IN NAVARRO COUNTY, TEXAS, AND BEING TRACT NO. 12 OF VACA RANCHO SUBDIVISION, AS SHOWN IN PLAT FILED IN VOLUME 6, PAGE 227 OF THE OFFICIAL PLAT RECORDS OF NAVARRO COUNTY, TEXAS.

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. 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 lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD  
FORT MILL, SC 29715

  
\_\_\_\_\_  
J. HOWELL, OR B. HOWELL  
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001

2013-71  
FILED FOR RECORD  
AT 12:00 O'CLOCK P.M.

APR 16 2013

SHERRY DOWD  
COUNTY CLERK NAVARRO COUNTY TEXAS  
BY  DEPUTY



NOS20130169800328