

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: June 04, 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.

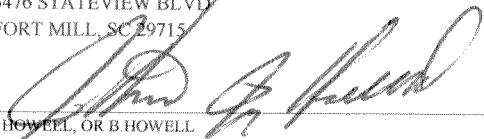
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by NANCY M. FERRETIZ, securing the payment of the indebtednesses in the original principal amount of \$88,609.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and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

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.

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 - 85

FILED FOR RECORD
AT 10 O'CLOCK A.M.

MAY 13 2013

SHERY DOWD
COUNTY CLERK NAVARRO COUNTY, TEXAS
BY  DEPUTY



NOS20130169800328

EXHIBIT "A"

WEST TRACT 12A

BEING A PART OF TRACT 12, VACA RANCHO, NAVARRO COUNTY, TEXAS, ACCORDING TO PLAT OF SAME RECORDED IN VOLUME 6, PAGES 227 AND 228, PLAT RECORDS, NAVARRO COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY ITS METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 5/8 INCH STEEL ROD FOUND AT THE COMMON EAST CORNER OF SAID TRACT 12 AND TRACT 13, IN THE CENTER OF FREEDOM TRAIL (AKA COUNTY ROAD NW 2161) AND THE SOUTHWEST LINE OF TRACT 20;

THENCE S 33 DEG 57' 14" E, WITH THE CENTER OF SAID ROAD, COMMON LINE OF SAID TRACT 12, TRACT 20, AND TRACT 21, 361.40 FEET TO A 1/2 INCH STEEL ROD SET AT THE COMMON CORNER OF SAID TRACT 12 AND TRACT 11;

THENCE S 60 DEG 16' 34" W, WITH THE BOUNDARY BETWEEN TRACTS 12 AND 11, A DISTANCE OF 604.35 FEET TO A 1/2 INCH STEEL ROD SET,

THENCE N 33 DEG 57' 14" W, 361.40 FEET TO A 1/2 INCH STEEL ROD SET ON THE COMMON LINE OF SAID TRACTS 12 AND 13,

THENCE N 60 DEG 18' 34" E, ALONG THE BOUNDARY BETWEEN TRACTS 12 AND 13, A DISTANCE OF 604.35 FEET TO THE POINT OF BEGINNING AND CONTAINING APPROXIMATELY 5.000 ACRES OF LAND.



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