

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.

2013-187
FILED FOR RECORD
AT 9:45 O'CLOCK A.M.

OCT 28 2013

SHERRY DOWD
CLERK NAVARRO COUNTY, TEXAS
DEPUTY

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

Date: December 03, 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 15, 2008 and recorded in Document CLERK'S FILE NO. 00006545 real property records of NAVARRO County, Texas, with RICHARD HARVEL AND ANGEL HARVEL, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

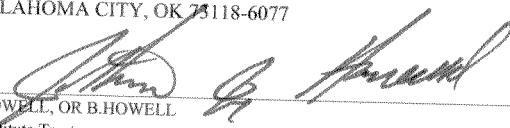
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by RICHARD HARVEL AND ANGEL HARVEL, securing the payment of the indebtednesses in the original principal amount of \$58,580.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK 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. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK
999 N.W. GRAND BLVD STE 110
OKLAHOMA CITY, OK 73118-6077



J. HOWELL, OR B. HOWELL
Substitute Trustee

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



NOS20130010600773

EXHIBIT "A"

BEING A PART OF THE J.B. MCDANIEL SURVEY, ABSTRACT 182, NAVARRO COUNTY, TEXAS, AND BEING THE TRACT DESCRIBED IN DEED FROM CLINT AUTREY, ET UX, TO CHRISTOPHER OLIVER RECORDED IN DOCUMENT NUMBER 00002579, DATED MARCH 15, 2007, OFFICIAL PUBLIC RECORDS, NAVARRO COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY ITS METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH STEEL ROD FOUND ON THE NORTHWEST LINE OF COUNTY ROAD NW 4196, AT THE SOUTHWEST CORNER OF SAID OLIVER TRACT AND THE SOUTHEAST CORNER OF THE TRACT DESCRIBED IN DEED FROM WILBUR GREGORY, ET AL TO GEORGE WILLIS RECORDED IN VOLUME 1009, PAGE 711, DEED RECORDS, NAVARRO COUNTY, TEXAS;

THENCE N 18 DEG. 29'12" W, (BEARING BASELINE) ALONG THE COMMON LINE OF SAID OLIVER AND WILLIS TRACTS, 295.05 FEET TO A 1/2 INCH STEEL ROD FOUND AT COMMON WEST CORNER OF SAID OLIVER TRACT AND THE TRACT DESCRIBED IN DEED FROM CHRISTINE PAGE, ET VIR, TO JAMES C. BARLET RECORDED IN VOLUME 1794, PAGE 278 OF SAID OFFICIAL PUBLIC RECORDS;

THENCE N 61 DEG. 19'25" E, WITH THE COMMON LINE OF SAID OLIVER AND BARLET TRACTS, 150.00 FEET TO A 1/2 INCH STEEL ROD FOUND AT THEIR COMMON EAST CORNER AND IN THE CENTER OF AN EXISTING 12 FEET ACCESS EASEMENT DESCRIBED IN VOLUME 1370, PAGE 752 OF SAID OFFICIAL PUBLIC RECORDS AND ON THE SOUTHWEST LINE OF THE TRACT DESCRIBED IN DEED FROM GEORGE DOUGLAS, ET UX TO RANDI E. BERNARD, RECORDED IN VOLUME 1781, PAGE 225 OF SAID OFFICIAL PUBLIC RECORDS;

THENCE S 18 DEG. 29'12" E, WITH THE CENTER OF SAID ACCESS EASEMENT AND COMMON LINE OF SAID OLIVER AND BERNARD TRACTS, 295.05 FEET TO A 1/2 INCH STEEL ROD FOUND AT THEIR COMMON SOUTH CORNER AND ON THE NORTHWEST LINE OF SAID COUNTY ROAD;

THENCE S 61 DEG. 19'25" W, WITH THE SOUTHEAST LINE OF SAID OLIVER TRACT AND NORTHWEST LINE OF SAID COUNTY ROAD, 150.00 FEET TO THE POINT OF BEGINNING AND CONTAINING APPROXIMATELY 1.00 ACRE OF LAND, MORE OR LESS.



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