

2013-197
FILED FOR RECORD
AT 11:00 O'CLOCK A.M.

NOV 12 2013

SHERRY DOWD
COUNTY CLERK-NAVARRO COUNTY, TEXAS
BY SW DEPUTY

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

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

The real property more particularly described on Exhibit "A" attached hereto and made a part hereof, together with the rights, appurtenances and improvements thereto and certain other personal property as more particularly described in the Deed of Trust referenced herein.

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

Date: **Tuesday, December 3, 2013.**

Time: The sale shall begin no earlier than **10:00am** or no later than three hours thereafter. The sale shall be completed by no later than **1:00pm**.

Place: **The sale will take place at the Navarro County Courthouse at the place designated by the Navarro County Commissioner's Court.**

The Deed of Trust (hereinafter described) permits the Lender (hereinafter described) to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refileing may be after the date originally scheduled for this sale.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Lender to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

4. Type of Sale. The sale is a nonjudicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust (herein so called) executed by Albert L. Wash and Teresa C. Wash (whether one or more, the "Grantor"), for the benefit of Washington Federal Savings n/k/a Washington Federal ("Lender"), covering the property described above. The Deed of Trust is dated on or about even date with the Note, and is recorded under Instrument number 00006623, Volume 1766, Page 792, of the Official Public Records of Navarro County, Texas.

5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Indebtedness") including but not limited to the unpaid principal and interest owing on that promissory note (the "Note") dated on or about June 17, 2005, in the original principal amount of \$575,000.00, and subsequently increased to \$825,000.00 by that certain Additional Advance Note, dated August 23, 2006, each executed by the Grantor (or one of them) and payable to the order of Lender, and all renewals, modifications and extensions of the note. Lender is

the current owner and holder of the Note and the Indebtedness and is the beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the Lender:

Washington Federal
5900 Chapel Hill Boulevard
Plano, Texas 75093
Attn: Bill Childers
Telephone: 972-473-7719
Fax: 972-378-9620

6. Default and Request To Act. Default has occurred under the Deed of Trust, and Lender has requested me, as Substitute Trustee, to conduct this sale. Notice is given that before the sale Lender may appoint another person as substitute trustee to conduct the sale.

DATED: November 12, 2013.


SHARON JETT Substitute Trustee

For Information Contact:
Sharon Jett, Substitute Trustee
Higier Allen & Lautin, P.C.
5057 Keller Springs Road, Suite 600
Addison, Texas 75001-6231
Telephone: (972) 716-1888
Fax: (972) 716-1899

*****PLEASE FAX ALL COMMUNICATIONS REGARDING THIS MATTER TO THE SUBSTITUTE TRUSTEE AT 972-716-1899 (FAX), NOTE THE SUBSTITUTE TRUSTEE'S NAME ON YOUR COVER SHEET AND CONTACT THE SUBSTITUTE TRUSTEE AT 972-716-1888 (PHONE) TO CONFIRM RECEIPT. PLEASE ASSUME YOUR FAX HAS NOT BEEN RECEIVED UNTIL YOU VERBALLY CONFIRM RECEIPT THEREOF WITH OUR OFFICE. THANKS IN ADVANCE FOR YOUR COOPERATION.*****

EXHIBIT "A"

All that certain Lot, Tract, or Parcel of Land being Lot 2 of Francisco Bay, Francisco, Section II, according to Plat recorded in Volume 7, Page 247, Plat Records of Navarro County, Texas.