

**Current Borrower:** JANITA RAY CONGER AND JERRY LYNN CONGER  
**MHA File Number:** TX-10-10984-CM  
**VA/FHA/PMI Number:**  
**Loan Type:** Conventional Residential  
**Property Address:** 100 N SENTER AVE, KERENS, TX 75144

2013-200  
**FILED FOR RECORD**  
AT 1:12 O'CLOCK P.M.  
NOV 12 2013

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

SHERRY DOWD  
CLERK OF COURTS, TEXAS  
BY: [Signature] DEPUTY

**Deed of Trust Date:**  
5/25/2007

**Grantor(s)/Mortgagor(s):**  
JANITA RAY CONGER AND JERRY LYNN  
CONGER

**Original Beneficiary/Mortgagee:**  
CHASE BANK USA, N.A.

**Current Beneficiary/Mortgagee:**  
JPMorgan Chase Bank, National Association

**Recorded in:**  
**Volume:**  
**Page:**  
**Instrument No:** 00005406

**Property County:**  
NAVARRO

**Mortgage Servicer:**  
JPMorgan Chase Bank, National Association is  
representing the Current Mortgagee under a  
servicing agreement with the Current Mortgagee.

**Mortgage Servicer's Address:**  
1111 Polaris Parkway, Columbus, OH 43240

**Legal Description:** ALL THOSE CERTAIN LOTS, TRACTS OR PARCELS OF LAND BEING THE SOUTH ONE-HALF (1/2) OF LOT NUMBERS 5, 6, 7, 8, 9 AND 10 IN BLOCK 48 OF THE TOWN OF KERENS, NAVARRO COUNTY, TEXAS.

**Date of Sale:** 12/3/2013

**Earliest Time Sale Will Begin:** 11:00 AM

**Place of Sale of Property:** THE FRONT STEPS OF THE COURTHOUSE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

[Signature]  
Randy Daniel or Cindy Daniel or Jim O'Bryant  
or Cole D. Patton  
or Melissa A. McKinney  
or Karl Terwilliger  
McCarthy, Holthus & Ackerman, LLP  
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Plano, TX 75075