

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. The sale shall not cover any part of the property that has been released of public record from the lien of 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.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

4. Type of Sale. The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by **Marcus D. Dowell and Ashley N. Dowell, husband and wife.**
5. Obligations Secured. The Deed of Trust is dated **December 04, 2009**, and is recorded in the office of the County Clerk of **Navarro County, Texas**, in/under **Document No. 0000169, re-recorded under Document No. 00007982, Official Public Records of Navarro County, Texas.** The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to the promissory note in the original principal amount of **\$200,305.00**, executed by **Marcus D. Dowell and Ashley N. Dowell**, and payable to the order of **Gold Star Mortgage Corp, A Michigan Corporation.**

Original Mortgagee: Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as a nominee for Lender, as hereinafter defined, and Lender's successors and assigns), the Lender being Gold Star Mortgage Corp, A Michigan Corporation.

Current Mortgagee: Matrix Financial Services Corporation whose address is **601 Carlson Pkwy., Suite 1400, Minnetonka, MN 55305.**

Mortgage Servicer: Flagstar Bank

6. **Flagstar Bank**, is acting as the Mortgage Servicer for the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. **Flagstar Bank**, as Mortgage Servicer, is representing the Mortgagee, whose address is:


**Matrix Financial Services Corporation
c/o Flagstar Bank
5151 Corporate Drive
Troy, MI 48098-2639**

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 property securing the above referenced loan.

7. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this public sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.
8. **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.**

Sent by: Jeffrey B. Lewis
Robertson Anschutz Veters
10333 Richmond Avenue, Suite 550
Houston, TX 77042

DATED 6-9-2014


**Sharon St. Pierre and/or Robert LaMont and/or Kelly
Goddard and/or Darian Goddard, Substitute Trustee**
c/o Robertson Anschutz Veters
10333 Richmond Avenue, Suite 550
Houston, TX 77042
Phone: 713-980-9500