

2014-100

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**FILED FOR RECORD**  
AT 2 O'CLOCK P.M.

JUL 10 2014

**NAVARRO County Deed of Trust:**

**Dated:** July 20, 2005

**Amount:** \$55,901.00

**Grantor(s):** JULIA ESPINOZA and RICARDO ESPINOZA

**Original Mortgagee:** AMCAP MORTGAGE, LTD. DBA AMERICAN HOMESTAR MORTGAGE

**Current Mortgagee:** Wilmington Trust, National Association, Not in its Individual Capacity, But Solely as Trustee for VM Trust Series 1, a Delaware Statutory Trust

**Mortgagee Servicer and Address:** c/o RESURGENT CAPITAL SERVICES, LP, 55 BEATTIE PLACE, STE 110, GREENVILLE, SC 29601

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

**Recording Information:** Document No. 00007272

**Legal Description:** SEE ATTACHED EXHIBIT "A," together with the Mobile Home situated thereon which is affixed to the aforementioned real property (as evidenced by the Statement of Ownership and Location recorded under Instrument No. 00007359 of the real property records of Navarro County) and incorporated herein. Said Mobile Home is identified as follows:

Year/Make/Model: 2005/Unknown/Hallmark  
Serial Number(s): OC010616276  
Label/Seal Number(s):PFS0918470

WHEREAS RICARDO ESPINOZA is deceased.

**Date of Sale:** August 5, 2014 between the hours of 11:00 AM. and 2:00 PM.

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

**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the NAVARRO County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

RANDY DANIEL OR CINDY DANIEL OR JIM O'BRYANT have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

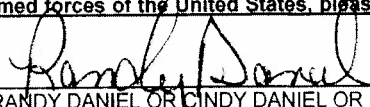
The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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

**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

HUGHES, WATTERS & ASKANASE, L.L.P.  
333 Clay, Suite 2900  
Houston, Texas 77002  
Reference: 2014-023628

  
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RANDY DANIEL OR CINDY DANIEL OR JIM O'BRYANT  
c/o Service Link  
7301 N. Hwy 161, Ste. 305  
Irving, Texas 75039



## EXHIBIT "A"

All that certain lot, tract, or parcel of land situated in the Thomas Harlow Survey Abstract 348, Navarro County, Texas, and being the residue of a called 1.87 acre tract of land described by deed recorded in Volume 985, Page 802 of the Deed Records of Navarro County, Texas. Said tract or parcel of land being more fully described by metes and bounds as follows.

BEGINNING on a set 1/2" iron rod for the southwest corner of this tract and the southwest corner of the above mentioned 1.87 acre tract;

THENCE N30°00'00"W 342.99 feet to a found 1/2" iron rod for the northwest corner of this tract located on the south margin of W. Pace Street;

THENCE with said south line N64°38'15"E 210.83 feet to a set 1/2" iron rod for the northeast corner of this tract;

THENCE S30°17'43"E 363.33 feet to a set 1/2" iron rod for the southeast corner of this tract;

THENCE S70°03'29"W 215.32 feet to the place of beginning and containing 1.71 acres of land.