

**NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE**

October 14, 2014

**Texas Home Equity Security Instrument:**

Dated: January 6, 1999  
Grantor: Marx C. Madison and Donna M. Madison  
Trustee: Clifford D. Harmon  
Lender: Associates Financial Services Company, Inc.

Recorded in: Document no. 00289, Vol. no. 1430, Page 035 of the real property records of Navarro County, Texas, on January 14, 1999

Secures: Note in the original principal amount of \$23,736.81, executed by Marx C. Madison and Donna M. Madison ("Borrowers") and payable to the order of Lender.

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property more particularly described as:

LOT 1, BLOCK 101, OF H. AND T. RAILWAY COMPANY'S ADDITION TO THE CITY OF CORSICANA, TEXAS, AND BEING MORE FULLY DESCRIBED BY THAT DEED DATED 10/29/73 AND RECORDED 11/02/73 IN DEED BOOK 831, AT PAGE 149 OF THE REAL PROPERTY RECORDS OF NAVARRO COUNTY, TEXAS,

and all rights and appurtenances thereto

Assignment: The Note and the liens and security interests of the Texas Home Equity Security Instrument were transferred and assigned to Ocwen Federal Bank, FSB by an instrument dated June 6, 2000, recorded in Document no. 5549, Vol. 01490, Page 130 of the real property records of Navarro County, Texas; and then to Security National Mortgage Loan Trust by an instrument dated August 7, 2002, recorded in Document no. 10928, Vol. 01606, Page 200 of the real property records of Navarro County, Texas; and then to Mortgage Electronic Registration Systems by an instrument dated May 15, 2006, recorded in Document no. 5167, Vol. 01827, Page 447 of the real property records of Navarro County, Texas; and then to Home Servicing, LLC, evidenced by an instrument dated

00007240  
Accepted for Filing in:  
Navarro County  
On: Oct 14, 2014 at 12:18P  
Dolly Whitehead  
2014-139  
**FILED FOR RECORD**  
AT 12-3 O'CLOCK P M  
OCT 14 2014  
SMERRY BOWD  
COUNTY CLERK NAVARRO COUNTY, TEX  
BY DEPU

May 10, 2012, recorded on May 22, 2012, in Document no. 4210 of the real property records of Navarro County, Texas; and then to TM Property Solutions, LLC by an instrument dated May 10, 2012, recorded on May 22, 2012, in Document no. 4211 of the real property records of Navarro County, Texas; and then to Imperial Valley Properties, LLC ("Beneficiary") by an instrument dated March 21, 2013, recorded on September 23, 201, in Document no. 7984 of the real property records of Navarro County, Texas.

Substitute

Trustee: Philip A. Sellers  
2777 Allen Parkway, Suite 1000  
Houston, Texas 77019

**Foreclosure Sale:**

Date: Tuesday, November 4, 2014

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m.; the earliest time at which the Foreclosure Sale will begin is 10:00 a.m.

Place: At the Navarro County Courthouse, 300 West 3<sup>rd</sup> Ave., Corsicana, Navarro, County, Texas, 75202, specifically on the front steps of the courthouse, or as designated by the Navarro County Commissioner's Court pursuant to Texas Property Code, § 51.002.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Beneficiary's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Beneficiary, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Beneficiary's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Beneficiary's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Mortgage Servicer is representing Beneficiary in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Beneficiary. The address of Mortgage Servicer is:

Pacific Asset Realty, LLC  
750 B Street  
San Diego, CA 92101

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Beneficiary passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Beneficiary. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard of the National guard of any other state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active military service to me immediately.**

  
Philip A. Sellers,  
Substitute Trustee