604 N. POST OAK
DUBLIN, TX 76446

20130097700053

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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.

1. **Date, Time, and Place of Sale.**

Date: February 04, 2014

Time: The sale will begin at 11:00AM or not later than three hours after that time.

Place THE SOUTH OUTSIDE STEPS OF THE ERATH COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 17, 1999 and recorded in Document CLERK'S FILE NO. 993336 real property records of ERATH County, Texas, with DAVID ZARATE AND SUZY ZARATE, grantor(s) and NORWEST MORTGAGE, INC., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by DAVID ZARATE AND SUZY ZARATE, securing the payment of the indebtednesses in the original principal amount of $24,233.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.

6. **Mortgage Servicer Information.** 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 lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.
ONE HOME CAMPUS
DES MOINES, IA 50328

POSTED
____ A.M. 1:00 P.M.

DEC 30 2013
GWINDA JONES, COUNTY CLERK
ERATH COUNTY, TEXAS
BY ____ DEPUTY

Carolyn Smith

CAROLYN SMITH, R. BARRETT OR R. HUMPHRIES
Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

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EXHIBIT "A"

BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND, BEING THE EAST ONE-HALF OF LOT NUMBERS 10 AND 11, BLOCK NO. 2, HILLCREST ADDITION, CITY OF DUBLIN, ERATH COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS ON EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF BY REFERENCE FOR ALL PURPOSES.

BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND, BEING THE EAST ONE-HALF OF LOT NUMBERS 10 AND 11, BLOCK NO. 2, HILLCREST ADDITION, CITY OF DUBLIN, ERATH COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 5/8 INCH IRON ROD FOUND FOR THE SOUTHEAST CORNER OF LOT NO. 10, BLOCK 2, HILLCREST ADDITION, SAME BEING THE SOUTHEAST CORNER OF THIS TRACT;

THENCE NORTH ALONG THE EAST BOUNDARY LINE OF LOTS 10 AND 11, BLOCK NO. 2, HILLCREST ADDITION, 98.9 FEET TO A 3/8 INCH IRON ROD FOUND FOR NORTHEAST CORNER OF LOT 11, BLOCK 2, HILLCREST ADDITION SAME BEING THE NORTHEAST CORNER OF THIS TRACT;

THENCE IN A WESTERLY DIRECTION WITH THE NORTH LINE OF LOT NO. 11, 74 FEET TO AN AXLE FUND FOR THE NORTHWEST CORNER OF THIS TRACT SAME BEING THE NORTHEAST CORNER OF A LOT SOLD BY ROY ARMSTRONG AND WIFE, TO ROY LEE ARMSTRONG, JR.;

THENCE IN A SOUTHERLY DIRECTION ALONG THE EAST BOUNDARY LINE OF A TRACT SOLD TO ROY LEE ARMSTRONG, JR. BY ROY ARMSTRONG AND WIFE, AND PARALLEL WITH THE WEST BOUNDARY LINE OF LOT NO. 10, BLOCK NO. 2, HILLCREST ADDITION, 98.9 FEET TO A 5/8 INCH IRON ROD FOUND FOR THE SOUTHWEST CORNER OF THIS TRACT SAME BEING THE SOUTHEAST CORNER OF THAT TRACT SOLD TO ROY LEE ARMSTONG, JR., BY ROY AMSTRONG AND WIFE;

THENCE IN AN EASTERLY DIRECTION ALONG THE SOUTH BOUNDARY LINE OF LOT 10, 74 FEET TO THE PLACE OF BEGINNING.

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