

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: November 03, 2015

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 October 28, 2005 and recorded in Document VOLUME 1258, PAGE 0411; AS AFFECTED BY CLERK'S FILE NO. 2010-04098; AS AFFECTED BY DOCUMENT NO. 2015-03052 real property records of ERATH County, Texas, with CRYSTAL BREWER AND KELLY BYRD, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by CRYSTAL BREWER AND KELLY BYRD, securing the payment of the indebtednesses in the original principal amount of \$94,337.00, 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 in the attached Exhibit A.

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.
3476 STATEVIEW BLVD
FORT MILL, SC 29715

R. Humphries

CAROLYN SMITH, OR REBECCA HUMPHRIES
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

Certificate of Posting

My name is *Rebecca Humphries* and my address is c/o 15000 Surveyor Boulevard, Suite 100, Addison, Texas 75001
I declare under penalty of perjury that on *10/12/15* I filed at the office of the ERATH County Clerk and caused to be posted at the ERATH County courthouse this notice of sale.

Declarant's Name: *Rebecca Humphries*
Date: *10/12/15*

POSTED
_____ A.M. *1:50* P.M.

OCT 13 2015

GWINDA JONES, COUNTY CLERK
ERATH COUNTY, TEXAS
By *[Signature]* Deputy



EXHIBIT "A"

LOT 7, BLOCK 2, WILDHORSE SUBDIVISION, AN ADDITION TO ERATH COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET A, SLIDE 355B, PLAT RECORDS, ERATH COUNTY, TEXAS.

