

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: October 06, 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 June 29, 2006 and recorded in Document VOLUME 1287, PAGE 0444 real property records of ERATH County, Texas, with GEORGE CRUZ AND JACKIE CRUZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by GEORGE CRUZ AND JACKIE CRUZ, securing the payment of the indebtednesses in the original principal amount of \$57,387.00, 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

My name is Rebecca Humphries, Certificate of Posting and my address is c/o 15000 Surveyor Boulevard, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on 9/14/15 I filed at the office of the ERATH County Clerk and caused to be posted at the ERATH County courthouse this notice of sale.

Declarants Name: Rebecca Humphries
Date: 9/14/15

POSTED
11:10 A.M. _____ P.M.

SEP 14 2015

GWINDA JONES, COUNTY CLERK
ERATH COUNTY, TEXAS

By *[Signature]* Deputy



EXHIBIT "A"

ALL THAT CERTAIN TRACT OF LAND BEING A PORTION OF LOT 1, BLOCK 40 OF THE CITY OF DUBLIN AS SHOWN ON THE KING'S 1955 MAP OF DUBLIN, ALSO BEING THAT SAME TRACT OF LAND DESCRIBED IN THE DEED TO CLARENCE E. JONES AND MYRTLE JONES, RECORDED IN VOLUME 411, PAGE 546, DEED RECORDS, ERATH COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 3/8" REBAR ROD FOUND AT THE INTERSECTION OF THE SOUTH LINE OF WEST LIVE OAK AND THE EAST LINE OF HARRELL STREET, SAME BEING THE NORTHWEST CORNER OF SAID LOT 1:

THENCE S. 74 DEG. 02'25"E., 78.00 FEET ALONG THE SOUTH LINE OF SAID WEST LIVE OAK, TO A 1/2" REBAR ROD SET WITH A CAP STAMPED RPLS 1983 IN THE NORTH LINE OF SAID LOT 1:

THENCE S.15 DEG. 51'11"W., ACROSS SAID LOT 1, TO A 1/2" REBAR ROD SET WITH A CAP STAMPED RPLS 1983 (CONTROL MONUMENT) IN THE SOUTH LINE OF SAID LOT 1 AND BEING IN THE NORTH LINE OF LOT 12 OF SAID BLOCK 40;

THENCE N. 74 DEG. 00'00"W. (BASE BEARING), 78.00 FEET ALONG THE COMMON LINE OF SAID LOT 1 AND SAID LOT 12, TO A 1/2" REBAR ROD SET WITH A CAP STAMPED RPLS 1983 (CONTROL MONUMENT), IN THE EAST LINE OF SAID HARRELL STREET, AT THE SOUTHWEST CORNER OF SAID LOT 1 AND THE NORTHWEST CORNER OF SAID LOT 12;

THENCE N.15 DEG. 51'11"E., 134.84 FEET ALONG THE EAST LINE OF SAID HARRELL STREET TO THE POINT OF BEGINNING AND CONTAINING 10,520 SQUARE FEET.



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