

FAY SERVICING, LLC (FYV)
ANDERSON, STEVEN AND ASHELY
426 QUARTER HORSE ROAD, WHITNEY, TX 76692

FHA 492-8183597-703
Firm File Number: 17-028375

FILED
NICOLE TANNER, COUNTY CLERK
HILL COUNTY, TEXAS

2010 FEB 22 P 12:06

NOTICE OF TRUSTEE'S SALE

WHEREAS, on September 10, 2008, STEVEN ANDERSON AND ASHLEY ANDERSON, HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to THOMAS F. VETTERS, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR OVERLAND MORTGAGE, L.P. in payment of a debt therein described. The Deed of Trust was filed in the real property records of HILL COUNTY, TX and is recorded under Clerk's File/Instrument Number 00020707 Volume 1566, Page 22, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, April 3, 2010 between ten o'clock AM and four o'clock PM and beginning not earlier than 1:00 PM or not later than three hours thereafter, I will sell said Real Estate in the area designated by the Commissioners Court, of Hill county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Hill, State of Texas:

SEE EXHIBIT "A"

Property Address: 426 QUARTER HORSE ROAD
WHITNEY, TX 76692
Mortgage Servicer: FAY SERVICING, LLC
Noteholder: CITIBANK, N.A., AS TRUSTEE FOR CMLTI ASSET TRUST
440 S. LASALLE ST.
STE. 2000
CHICAGO, ILLINOIS 60605

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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 property securing the above referenced loan.



SUBSTITUTE TRUSTEE
Kathy Arrington, Tim Lewis, Brenda Wiggs, Denise Boerner, Donna Stockman, David Stockman, Guy Wiggs, Lori McCarty, Juanita Cox, Jimmy Carroll Brewer, Stephen Rawlings, Diasha Perkins, Jason Brewer, Shawn Schiller, Patrick Zwiers, Kristopher Holub, Jack Burns II, Russell Stockman or Michelle Schwartz
c/o Shapiro Schwartz, LLP
13105 Northwest Freeway, Suite 1200
Houston, TX 77040
(713)462-2565

THE STATE OF _____

COUNTY OF _____

BEFORE ME, the undersigned, a Notary Public in and for said County and State, on this day personally appeared _____, Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and considerations therein expressed, in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this _____ day of _____, 20____.

NOTARY PUBLIC in and for _____ COUNTY,

My commission expires: _____
Type or Print Name of Notary

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 military service to the sender of this notice immediately.

EXHIBIT "A"

Page 1 of 2

**INCE SURVEYING & ENGINEERING
184 THOUSAND OAKS DRIVE
WHITNEY, TEXAS 76692
PHONE: (254) 694-7708
FAX: (254) 694-7230**

Field notes for the survey of a certain lot, tract, or parcel of land being all of Lots 816, 817, 818, and 819 of the Ranch Harbor Estates, Section No. 7 Subdivision in Hill County, Texas, according to plat recorded in Slide AB-239 of the Official Plat Records of Hill County. Said land is all that certain tract described in a deed from Roy K. Paxton and Karen J. Paxton to Kenneth Fletcher et ux, Michelle Fletcher recorded in Volume 1110, Page 186 of the Official Public Records of Hill County, more particularly described as follows:

BEGINNING at a 1/2" iron rod found at a bend in Quarter Horse Road for the northwest corner of said Lot 816 and for the northwest corner of this:

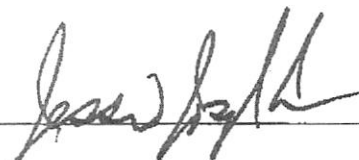
THENCE N58°19'59"E 100.02 feet to a 1/2" iron rod found in the east line of said Subdivision and in the west line of that certain 199.619 acre tract described in a deed to Lake Whitney Camping, Inc. recorded in Volume 1014, Page 644 of the Official Public Records of Hill County for the northeast corner of said Lot 816;

THENCE with the west line of said 199.619 acre tract and generally along the remains of an old fence as extended, S31°31'18"E 79.97 feet to a 1/2" iron rod found for the southeast corner of said Lot 816 and for the northeast corner of said Lot 817 and S31°54'31"E 239.58 feet to a railroad spike found for the southeast corner of said Lot 819 and for the southeast corner of this;

THENCE S58°14'43"W 101.00 feet to a 1/2" iron rod set in the east line of Quarter Horse Road for the southwest corner of said Lot 819 and for the southwest corner of this;

THENCE with the east line of Quarter Horse Road, N31°40'54"W 239.70 feet to a 1/2" iron rod found for the northwest corner of said Lot 817 and for the southwest corner of said Lot 816 and N31°30'00"W 80.00 feet to the place of beginning, containing 0.736 acres of land.

A plat of even date accompanies these field notes.

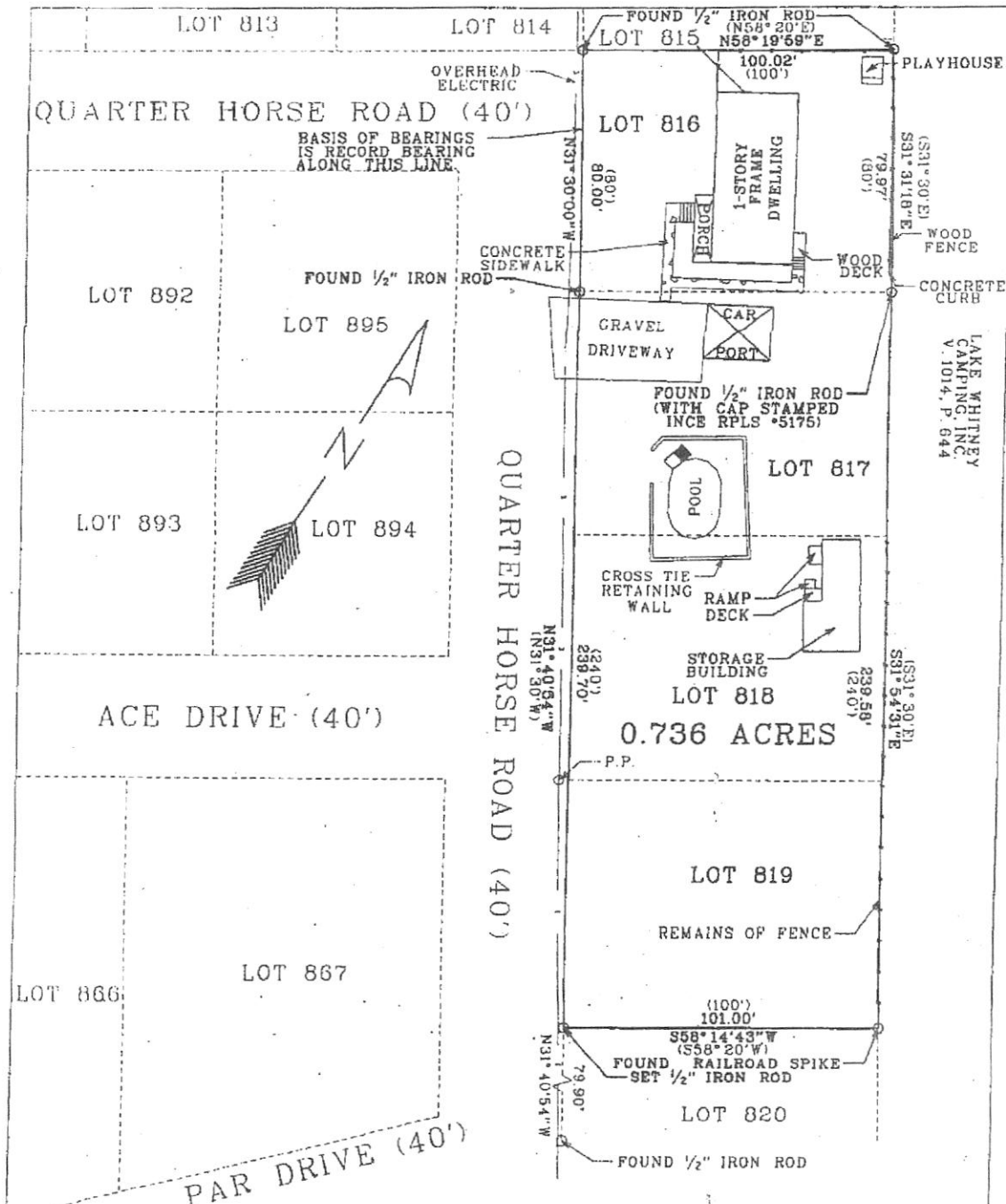


Registered Professional Land Surveyor
08/23/08



EXHIBIT "A"

Page 2 of 2



PLAT SHOWING THE SURVEY OF 0.736 ACRES OF LAND BEING ALL OF LOT 816, 817, 818 AND 819 OF THE RANCH HARBOR ESTATES, SECTION No. 7 SUBDIVISION IN HILL COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN SLIDE AB-239 OF THE OFFICIAL PLAT RECORDS OF HILL COUNTY. SAID LAND IS ALL THAT CERTAIN TRACT DESCRIBED IN A DEED FROM ROY K. PAXTON AND KAREN J. PAXTON TO KENNETH FLETCHER UX, MICHELLE FLETCHER RECORDED IN VOLUME 1110, PAGE 186 OF THE OFFICIAL PUBLIC RECORDS OF HILL COUNTY.

FLOOD STATEMENT: This property does not appear to lie within the 100-yr flood plain as delineated by the Federal Insurance Administration's "Flood Hazard Boundary Map," Community-Panel No. 480857 0004 A.

FIELD NOTES OF EVEN DATE ACCOMPANY THIS PLAT.

THIS PLAT REPRESENTS A SURVEY MADE ON THE GROUND BY ME OR UNDER MY RESPONSIBLE SUPERVISION

Jessie Joseph Ince
REGISTERED PROFESSIONAL LAND SURVEYOR



426 QUARTERHORSE ROAD
WHITNEY, TEXAS 76692
KENNETH FLETCHER
SURVEYED BY
INCE SURVEYING & ENGINEERING
184 THOUSAND OAKS DRIVE
WHITNEY, TEXAS 76692