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TS#2014-01671-TX

FILED
NICOLE TANNER, COUNTY CLERK
HILL COUNTY, TEXAS

2014 OCT 14 PM 1:56

Notice of [Substitute] Trustee 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: 11/04/2014

Time: The sale will begin at 12:00 PM or not later than three hours after that time

Place: Courthouse; specifically, the East door of the Courthouse
OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

Property Address: 163 Giant Cedar Trail, Whitney, TX 76692

2. **Terms of Sale:** Cash

3. **Instrument to be Foreclosed:** The instrument to be foreclosed is the deed of trust or Contract Lien dated 03/09/2006 and recorded 03/13/2006 in Document 002758 real property records of Hill county Texas, with Douglas F. Neal and Cindy K. Neal, husband and wife grantor(s) and Concorde Acceptance Corporation, a Corporation, as lender, Mortgage Electronic Registration Systems, Inc., as Beneficiary.

4. **Obligation Secured:** Deed of Trust of Contract Lien executed by Douglas F. Neal and Cindy K. Neal, husband and wife securing the payment of the indebtedness in the original principal amount of \$79,788.00. and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2006-RZ3 is the current mortgage of the note and the deed of trust or contract lien.

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

Field notes for the survey of that certain lot, tract or parcel of land being all of Lot 35 of the Lakeside Hills subdivision in Hill County, Texas, according to plat recorded in Volume 381, Page 2 of the Deed Records of Hill County. Said land is all that certain tract described in a deed from Raymond W. Davis et ux, Madge N. Davis to Clyde D. Warren et ux, Wilma F. Warren recorded in Volume 486, Page 997 of the Deed Records of Hill County, more particularly described as follows:

BEGINNING at a 3/4" iron pipe found in the west line of Giant Cedar Trail (Waterview Drive) for the northeast corner of said Lot 35:

THENCE with the west line of Giant Cedar Trail, S10°57'56" E 75.15 feet to a 1/2" iron rod found for the southeast corner of said Lot 35;



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THENCE S77°49'38"W, at 96.23 feet passing a 1/2" iron rod found for reference, in all a distance of 99.14 feet to a point in the east line of that certain tract described in a deed to Stephen C. Krammer recorded in Volume 683, Page 69 of the Deed Records of Hill County for the southwest corner of said Lot 35;

THENCE with the east line of said Krammer tract, N12°22'00"W 75.00 feet to a 1/2" iron rod set for the northwest corner of said Lot 35;

THENCE N77°45'02"E 100.98 feet to the place of beginning, containing 0.172 acres of land. PLAT SHOWING THE SURVEY OF 0.172 ACRES OF LAND BEING ALL OF LOT 35 OF THE LAKESIDE HILLS SUBDIVISION IN HILL COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 381, PAGE 2 OF THE DEED RECORDS OF HILL COUNTY, SAID LAND IS ALL THAT CERTAIN TRACT DESCRIBED IN A DEED FROM RAYMOND W. DAVIS ET UX, MADGE N. DAVIS TO CLYDE D. WARREN ET UX, WILMA F. WARREN RECORDED IN VOLUME 486, PAGE 997 OF THE DEED RECORDS OF HILL COUNTY.

6. **Mortgage Servicer Information:** The Mortgage Service 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. **Ocwen Loan Servicing, LLC.**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/o Ocwen Loan Servicing, LLC
1661 Worthington Rd., Suite 100
West Palm Beach, FL 33409
561-682-8000

10/6/2014



Tim Lewis or Denise Boerner or Brenda Wiggs or Donna Stockman or David Stockman, Stephanie Spurlock, Laterrika Thompkins, Tamika Smith, Chelsea Jackson

Substitute Trustee
C/o Power Default Services, Inc.
2002 Summit Boulevard, Suite 600
Atlanta, GA 30319
ATTN: Trustee Department
Telephone: 855-427-2204
Fax: (866)-960-8298