

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.

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FILED
CLERK'S OFFICE
HILL COUNTY TEXAS

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

Date: March 03, 2015

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

Place: THE EAST DOOR OF THE HILL 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 April 26, 2006 and recorded in Document CLERK'S FILE NO. 004760 real property records of HILL County, Texas, with RICHARD ZEMAN AND KAY DELL ZEMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by RICHARD ZEMAN AND KAY DELL ZEMAN, securing the payment of the indebtednesses in the original principal amount of \$45,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-4 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:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LOCATED IN HILL COUNTY, TEXAS AND BEING THE NORTH ONE HALF (N/2) OF LOT(S) ONE (1), TWO (2) AND THREE (3), BLOCK A, SMITH HIGH SCHOOL ADDITION TO THE CITY OF ITASCA, HILL COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 216, PAGE 605, DEED RECORDS, HILL COUNTY, TEXAS.

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. AMERICA'S SERVICING COMPANY, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o AMERICA'S SERVICING COMPANY
3476 STATEVIEW BLVD
FORT MILL, SC 29715

CECIL KESTER, LARRY PETR, OR BRIAN JACKSON
Substitute Trustee

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

