

David Johnson and Mona Lisa Johnson  
107 Crosstimbers  
Lufkin, Texas 75904  
Our file #0113-192F

**ATTENTION SERVICE MEMBERS:**  
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, or if you have recently been discharged from active military duty, please send written notice of the active duty military service to the sender of this notice immediately.

FILED  
AT 2:57 O'CLOCK P.M.

**NOTICE OF TRUSTEE'S SALE**

NOV 10 2014

WHEREAS, on November 19, 2004, David Johnson and Mona Lisa Johnson executed a Deed of Trust conveying to Anthony H. Barone, a Trustee, the Real Estate hereinafter described, to secure Centex Home Equity Company, LLC in the payment of a debt therein described, said Deed of Trust being recorded in Volume 2094, Page 10, in the Real Property Records of Angelina County, Texas; and  
By JOANN CHASTAIN, County Clerk, County Court at Law, Angelina County, Texas  
SJA

WHEREAS, The undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust, the street address for the substitute trustees is 1126 W. Gray, Houston, Texas 77019; and

WHEREAS, Default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the undersigned to sell said property to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, December 2, 2014, the foreclosure sale will be conducted in Angelina County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM and must be concluded within three hours of such starting time. Said sale shall be to the highest bidder for cash.

Said Real Estate is described as Follows: In the County of Angelina, State of Texas:

**LOT NO. NINE (9), BLOCK NO. FOUR (4), IDLEWOOD SUBDIVISION, A SUBDIVISION IN ANGELINA COUNTY, TEXAS OF RECORD IN CABINET A, SLIDE 137-B & 138-A OF RECORDS IN THE MAP AND PLAT RECORDS OF ANGELINA COUNTY, TEXAS.**

Nationstar Mortgage LLC is the mortgage servicer for the mortgagee of the Deed of Trust. Nationstar Mortgage LLC and the mortgagee have entered into an agreement granting Nationstar Mortgage LLC authority to service the mortgage. Nationstar Mortgage LLC, as mortgage servicer, is representing the Mortgagee under a servicing agreement with the Mortgagee (the "Servicing Agreement"). The name of the Mortgagee is Centex Home Equity Loan Trust 2005-B. Pursuant to the Servicing Agreement, Nationstar Mortgage LLC is granted authority to collect and service the debt associated with the Deed of Trust. Under Section 51.0025 of the Texas Property Code, Nationstar Mortgage LLC, as mortgage servicer, is authorized to administer any resulting foreclosure of the property covered by the Deed of Trust on behalf of the Mortgagee. The Mortgagee's address is c/o the mortgage servicer, Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

*Sheryl LaMont* 11-10-14

**Sheryl LaMont, Substitute Trustee, or  
Robert LaMont, Successor Substitute Trustee, or  
Marie Sims, Successor Substitute Trustee, or  
Ken Hammond, Successor Substitute Trustee, or  
Karen Lilley, Successor Substitute Trustee, or  
Ben Lilley, Successor Substitute Trustee, or  
Beatrice Carrillo, Successor Substitute Trustee, or  
John Evans, Successor Substitute Trustee, or  
Kevin McCarthy, Successor Substitute Trustee, or  
Zach McCarthy, Successor Substitute Trustee**

Notice sent by:  
**HARVEY LAW GROUP**  
P.O. Box 131407  
Houston, Texas 77219  
Tel.: (832) 922-4000  
Fax: (832) 922-6262



CAUSE NO. CV-03274-14-07

FILED

2014 SEP 02 PM 3:54

IN RE ORDER FOR FORECLOSURE  
CONCERNING

107 CROSSTIMBERS,  
LUFKIN, TEXAS 75904

UNDER TEX. R. CIV. PROC. 736

§  
§  
§  
§  
§  
§  
§

IN THE DISTRICT COURT OF  
REBA D. SOUYREAS  
CLERK DISTRICT COURT  
ANGELINA COUNTY, TEXAS  
217TH JUDICIAL DISTRICT

**ORDER TO PROCEED WITH NOTICE OF FORECLOSURE SALE  
AND FORECLOSURE**

Came on for consideration the Motion for Entry of Default Order Allowing Foreclosure filed by Nationstar Mortgage, LLC d/k/a Centex Home Equity Company, LLC ("Applicant"), for Order for Foreclosure pursuant to Rule 736 of the Texas Rules of Civil Procedure. The Court is of the opinion that said application should be GRANTED.

The Court finds that no response has been filed and that the return of service has been on file for at least 10 days.

Pursuant to Rule 736.8(b), the Court further finds that the Petitioner has established the basis for the foreclosure and that:

- (1) the material facts establishing the basis for foreclosure are as follows:
  - a monetary default of the subject Note exists;
  - on April 8, 2014, the Applicant gave the Respondent(s) proper Notice of Default;
  - the default was not cured and the Note was accelerated on May 22, 2014; and
  - the loan is due for the April 1, 2012 payment and all subsequent payments.

(2) The property to be foreclosed is commonly known as 107 Crosstimbers, Lufkin, Texas 75904 (the "Property") which has the following legal description:

LOT NO. NINE (9), BLOCK NO. FOUR (4), IDLEWOOD SUBDIVISION, A SUBDIVISION IN ANGELINA COUNTY, TEXAS OF RECORD IN CABINET A, SLIDE 137-B & 138-A OF RECORDS IN THE MAP AND PLAT RECORDS OF ANGELINA COUNTY, TEXAS.

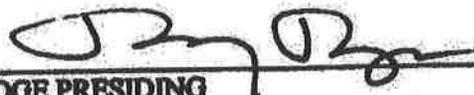
(3) The name and last known address of each respondent subject to this Order is/are:

- David Johnson, The Law Office of Kenneth Pinos, 13301 SW 132 Ave, Suite 219, Miami, Florida 33186
- Mona Lisa Johnson, The Law Office of Kenneth Pinos, 13301 SW 132 Ave, Suite 219, Miami, Florida 33186

(4) The Security Instrument to be foreclosed is recorded or indexed under Volume 2094, Page 10 of the real property records of Angelina County, Texas.

IT IS THEREFORE ORDERED that the Applicant may proceed with foreclosure of the Property pursuant to TEX. PROP. CODE § 51.002 and the subject Security Instrument.

SIGNED this 22 day of Sept, 2014.

  
\_\_\_\_\_  
JUDGE PRESIDING

Approved As To Form And Entry Requested:

HARVEY LAW GROUP

By:   
Kelly J. Harvey  
SBN: 09180150  
Kelly@kellyharvey.com  
Teresa L. Cannady  
SBN: 24062649  
Teresa@kellyharvey.com  
Mia D. Searles  
SBN: 24068544  
Mia@kellyharvey.com  
P.O. Box 131407  
Houston, Texas 77219  
Tel. (832) 922-4000  
Fax. (832) 922-6262  
ATTORNEYS FOR APPLICANT

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**ANGELINA County Deed of Trust:**

**Dated:** June 30, 2004

**Amount:** \$176,200.00

**Grantor(s):** KENNETH W. WAGGONNER and MONA M. WAGGONNER

**Original Mortgagee:** CAPITALBANC MORTGAGE, INC.

**Current Mortgagee:** CITIMORTGAGE, INC.

**Mortgage Address:** CITIMORTGAGE, INC., 1000 Technology Drive, O'Fallon, MO 63368

**Recording Information:** Document No. 00186002

**Legal Description:** SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

FILED  
AT 2:58 O'CLOCK P M

NOV 10 2014

JOANN CHASTAIN,  
County Clerk, County Court at Law  
Angelina County, Texas

By SKA

**Date of Sale:** December 2, 2014 between the hours of 1:00 PM. and 4:00 PM.

**Earliest Time Sale Will Begin:** 1:00 PM

**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the ANGELINA County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

SHERYL LAMONT OR ROBERT LAMONT OR MARIE SIMS OR KEN HAMMOND OR KAREN LILLEY OR BEN LILLEY have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

HUGHES, WATTERS & ASKANASE, L.L.P.  
333 Clay, Suite 2900  
Houston, Texas 77002  
Reference: 2013-010194

*Sheryl LaMont* 11-10-2014  
SHERYL LAMONT OR ROBERT LAMONT OR MARIE SIMS OR KEN  
HAMMOND OR KAREN LILLEY OR BEN LILLEY  
c/o Service Link  
7301 N. Hwy 161, Ste. 305  
Irving, Texas 75039



## EXHIBIT "A"

BEING all that certain tract or parcel of land lying and situated in Angelina County, Texas, out of the J. T.P. IRVINE SURVEY, ABSTRACT NO. 368 and being all of that certain 5.000 acre tract described in a deed from Andrew F. Taylor, et ux to Herbert Gene Letney, et ux dated August 4, 1989 and recorded in Volume 771 on Page 486 of the Real Property Records of Angelina County, Texas, to which reference is hereby made for any and all purposes and the said tract or parcel being described by metes and bounds as follows, to-wit:

BEGINNING at the Northeast corner of the aforesaid referred to 5.000 acre tract, the Southeast corner of that certain 9.84 acre tract described as Tract 2 in a quit claim deed from Virginia V. Forrest to Hosca R. Forrest dated May 23, 1990 and recorded in Volume 804 on Page 62 of the Real Property Records of Angelina County, Texas (see Volume 485 Page 350 for better description), and the Southwest corner of that certain 10.00 acre tract described in a deed from Jesse L. Sullivan, et ux to Robert Dale Williamson, et al dated March 31, 1979 and recorded in Volume 487 on Page 508 of the Real Property Records of Angelina County, Texas, a 1 1/4" pipe found for corner in the North boundary line of that certain 20.00 acre tract described in a deed from Charles F. Shofner to Andrew F. Taylor, et ux dated 1979 and recorded in Volume 485 on Page 388 of the Deed Records of Angelina County, Texas;

THENCE S 00° 39' 19" W (called S 00° 38' 14" W) with the East boundary line of the said 5.000 acre tract (land to the East is the residue of the said 20.00 acre tract), at 497.41 feet (called 497.33 feet) the Southeast corner of the said 5.000 acre tract and the Northeast corner of that certain 2.1813 acre tract described in a deed from Andrew F. Taylor, et ux to Rory R. Truss, et ux dated September 25, 2003 and recorded in Volume 1848 on Page 46 of the Real Property Records of Angelina County, Texas, a 1/2" rod found corner witnessed by a 1/4" rod found for the Southeast corner of the said 2.1813 acre tract bearing S 00° 39' 56" W 212.03 feet;

THENCE N 89° 20' 33" W (called N 89° 21' 46" W) with the South boundary line of the said 5.000 acre tract and the North boundary line of the said 2.1813 acre tract, at 437.97 feet (called 437.94 feet) the Southwest corner of the said 5.000 acre tract and the Northwest corner of the said 2.1813 acre tract, a 1/2" rod found for corner in the East margin of Hosca Forrest Road (County Road No. 194), said rod being approximately 22 feet from the existing centerline, said rod witnessed by a 1/4" rod found for corner of the said 2.1813 acre tract bearing S 00° 25' 17" W 174.31 feet and a 1/2" pipe bearing N 77° 23' 16" W 39.89 feet;

THENCE N 00° 39' 59" E (called N 00° 38' 14" E) with the West boundary line of the said 5.000 acre tract and the East margin of the said Hosca Forrest Road (appears to be a 40 feet wide strip of land left for road purposes - not known if county maintained or dedicated), at 497.25 feet (called 497.33 feet) the Northwest corner of the said 5.000 acre tract and the Southwest corner of the aforesaid 9.84 acre tract, a 1/2" rod found for corner approximately 14 feet from the existing centerline;

THENCE S 89° 21' 46" E (called S 89° 21' 46" E) with North boundary line of the said 5.000 acre tract and the South boundary line of the said 9.84 acre tract, at 437.88 feet (called 437.94 feet) the point and place of beginning and containing 5.00 acres of land, more or less.

Basis of Bearings: The North boundary line of the said 5.000 acre tract (deed call - S 89° 21' 46" E 437.94 feet - found 1/2" rod (N.W.C.) and 1 1/4" pipe (N.E.C) 437.88 feet apart).

**Current Borrower:** LETICIA RICO JOINED HEREIN BY HER SPOUSE JOSE ADRIAN RICO  
**MHA File Number:** TX-14-22368-FC  
**VA/FHA/PMI Number:**  
**Loan Type:** Conventional Residential  
**Property Address:** 412 DOGWOOD DRIVE, LUFKIN, TX 75901

FILED  
AT 2:59 O'CLOCK P M

NOV 10 2014

JOANN CHASTAIN,  
County Clerk, County Court at Law  
Angelina County, Texas  
By SKA

## NOTICE OF SUBSTITUTE TRUSTEE SALE

**Deed of Trust Date:**  
7/28/2004

**Grantor(s)/Mortgagor(s):**  
LETICIA RICO JOINED HEREIN BY HER  
SPOUSE JOSE ADRIAN RICO

**Original Beneficiary/Mortgagee:**  
AAMES FUNDING CORPORATION DBA  
AAMES HOME LOAN

**Current Beneficiary/Mortgagee:**  
Deutsche Bank National Trust Company, as  
Trustee, in trust for the registered holders of  
Morgan Stanley ABS Capital I Inc. Trust 2004-  
HE9, Mortgage Pass-Through Certificates, Series  
2004-HE9

**Recorded in:**  
**Volume:** 2022  
**Page:** 289  
**Instrument No:** 00187234

**Property County:**  
ANGELINA

**Mortgage Servicer:**  
Select Portfolio Servicing, Inc. is representing the  
Current Beneficiary/Mortgagee under a servicing  
agreement with the Current Beneficiary/Mortgagee.

**Mortgage Servicer's Address:**  
3815 South West Temple, Salt Lake City, UT  
84115

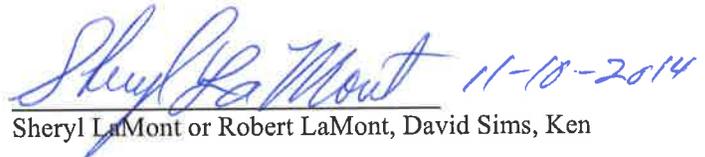
**Legal Description:** ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND SITUATED IN ANGELINA COUNTY, TEXAS AND BEING LOT 11, BLOCK 8, OF THE C.F. THOMPSON 2ND ADDITION, REVISED TO THE CITY OF LUFKIN, AS THE SAME APPEARS UPON THE OFFICIAL MAP OR PLAT, WHICH IS OF RECORD IN CABINET A, SLIDE 50-A, MAP AND PLAT RECORDS, ANGELINA COUNTY, TEXAS, TO WHICH REFERENCE IS HEREBY MADE FOR ANY AND ALL PURPOSES.

**Date of Sale:** 12/2/2014

**Earliest Time Sale Will Begin:** 1:00 PM

**Place of Sale of Property:** The Angelina County Commissioners Courtroom -Room #213 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

  
Sheryl LaMont or Robert LaMont, David Sims, Ken

Hammond or Karen Lilley or Ben Lilley

or Cole D. Patton  
or Karl Terwilliger  
McCarthy, Holthus & Ackerman, LLP  
ATTN: SALES  
1255 West 15th Street, Suite 1060  
Plano, TX 75075



4494606



ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.

FILED  
AT 3:00 O'CLOCK P M

NOV 10 2014

JOANN CHASTAIN,  
County Clerk, County Court at Law  
Angelina County, Texas  
By SICA

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, REBA RAMSEY, AN UNMARRIED PERSON delivered that one certain Deed of Trust dated NOVEMBER 2, 2012, which is recorded in INSTRUMENT NO. 2012-00298746 of the real property records of ANGELINA County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$119,487.00 payable to the order of GATEWAY MORTGAGE GROUP, LLC, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

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

WHEREAS, GATEWAY MORTGAGE GROUP, LLC, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

NOTICE IS HEREBY GIVEN that on Tuesday, DECEMBER 2, 2014, beginning at 1:00 PM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT NO. NINETEEN (19), TWENTY (20), TWENTY-ONE (21), AND TWENTY-TWO (22), BLOCK NO. SIXTY-TWO (62), ORIGINAL TOWN OF HUNTINGTON, AN ADDITION TO THE CITY OF HUNTINGTON, TEXAS OF RECORD IN CABINET A, SLIDE 192-B OF THE MAP AND PLAT RECORDS OF ANGELINA COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of ANGELINA County, Texas, for such sales (OR AT THE ANGELINA COUNTY COMMISSIONERS COURT (ROOM 213)).

NOTICE IS FURTHER GIVEN that the address of GATEWAY MORTGAGE GROUP, LLC, the Mortgagee or Mortgage Servicer, is 226 W. GRAY ST., STE 200, NORMAN, OKLAHOMA 73069. Pursuant to the Texas Property Code, the Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale.

Dated: NOVEMBER 10, 2014.

*Sheryl La Mont*  
11-10-2014

SUBSTITUTE TRUSTEE(S)  
MICHAEL J. SCHROEDER OR SHERYL LAMONT OR  
ROBERT LAMONT OR DAVID SIMS OR KEN  
HAMMOND OR KAREN LILLEY OR BEN LILLEY

FILE NO.: GMG-1135  
PROPERTY: 218 ASH STREET  
HUNTINGTON, TEXAS 75849

ESTATE OF REBA RAMSEY

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 206  
CARROLLTON, TEXAS 75007  
Tel: (872) 394-3088  
Fax: (872) 394-1283



4496043

BANCORPSOUTH BANK (BAP)  
JOHNSON, AMANDA  
711 OLD ORCHARD DRIVE, LUFKIN, TX 75901

FHA 493-9326001-703  
Our File Number: 14-018399

FILED  
AT 3:01 O'CLOCK P M

NOV 10 2014

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on September 25, 2009, AMANDA JOHNSON AND COLE AARON JOHNSON, WIFE AND HUSBAND, as Grantor(s), executed a Deed of Trust conveying to RODGER THOMASON, as Trustee, the Real Estate hereinafter described, to BANCORPSOUTH BANK, STATE CHARTERED INSTITUTION in payment of a debt thereon described. The Deed of Trust was filed in the real property records of ANGELINA COUNTY, TX and is recorded by File/Instrument Number 2009-00260943, to which reference is herein made for all purposes.

JOANN CHASTAIN,  
County Clerk, County Court at Law  
Angelina County, Texas  
SICA

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, **January 6, 2015** between ten o'clock AM and four o'clock PM and beginning not earlier than 1:00 P.M. or not later than three hours thereafter, I will sell said Real Estate at the County Courthouse in ANGELINA COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said 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 Angelina, State of Texas:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND SITUATED IN ANGELINA COUNTY, TEXAS AND BEING LOT 1, BLOCK 1, OF THE OLD ORCHARD SECTION A ADDITION TO THE CITY OF LUFKIN, AS THE SAME APPEARS UPON THE OFFICIAL MAP OR PLAT, WHICH IS OF RECORD IN CABINET A, SLIDE 97-A, MAP AND PLAT RECORDS, OF ANGELINA COUNTY, TEXAS, TO WHICH REFERENCE IS HEREBY MADE FOR ANY AND ALL PURPOSES.

Property Address: 711 OLD ORCHARD DRIVE  
LUFKIN, TX 75901  
Mortgage Servicer: BANCORPSOUTH BANK  
Noteholder: BANCORPSOUTH BANK  
2778 W. JACKSON ST.  
BLDG 2 - 2ND FLOOR  
TUPELO, MISSISSIPPI 38801

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.

*Sheryl LaMont 11-10-2014*

SUBSTITUTE TRUSTEE  
SHERYL LAMONT OR ROBERT LAMONT OR MARIE  
SIMS OR KEN HAMMOND OR KAREN LILLEY OR  
BEN LILLEY c/o Shapiro Schwartz, LLP  
13105 Northwest Freeway, Suite 1200  
Houston, TX 77040  
(713)462-2565

**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.**



4496708



**Notice of Foreclosure Sale**

October 23, 2014

FILED  
AT 3:02 O'CLOCK PM

NOV 10 2014

JOANN CHASTAIN,  
County Clerk, County Court at Law  
Angelina County, Texas  
By SKA

Deed of Trust ("Deed of Trust"):

Dated: May 24, 2003  
Grantor: Robert R. Adams and Martha Adams  
Trustee: Kevin T. Clayton  
Lender: Vanderbilt Mortgage and Finance, Inc.

Recorded in: Volume 1770, Page 61 of the real property records of Angelina County, Texas

Legal Description: See Exhibit A

In addition to manufactured home more particularly described as: Make- Clayton; Model- Sonoma; Serial No. CBH010133TX

Secures: Promissory Note ("Note") in the original principal amount of \$43,929.00, executed by Melissa J. Harris ("Borrower") and payable to the order of Lender

Substitute Trustee: Craig C. Lesok, Sheryl LaMont or Robert LaMont, David Sims, Ken Hammond or Karen Lilley or Ben Lilley

Substitute Trustee's Address: 226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Foreclosure Sale:

Date: Tuesday, December 2, 2014

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 P.M.

Place: The Angelina County Courthouse Annex 606 East Lufkin Ave, Lufkin, TX in the hallway outside the Commissioner's Courtroom adjacent to the Atrium; or the front steps of the main entrance to the Angelina County Courthouse if the Courtroom is closed for holidays or election or any other location designated by the county



commissioner

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Vanderbilt Mortgage and Finance, Inc.'s bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Vanderbilt Mortgage and Finance, Inc., the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Vanderbilt Mortgage and Finance, Inc.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Vanderbilt Mortgage and Finance, Inc.'s rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Vanderbilt Mortgage and Finance, Inc. passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Vanderbilt Mortgage and Finance, Inc. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**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.**

 11-10-2014

Craig C. Lesok, Sheryl LaMont or Robert LaMont,  
David Sims, Ken Hammond or Karen Lilley or Ben  
Lilley

226 Bailey Ave, Ste 101

Fort Worth, TX 76107

Telephone (817) 882-9991

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**"LEGAL DESCRIPTION"  
TO A 0.4135 ACRE TRACT OF LAND**

Being a description to a 0.4135 acre tract of land out of and a part of the JACINTO MAGANO SURVEY, A-25 of Angelina County, Texas, being out of the N.E. corner of that certain 3.40 acre tract conveyed to ROBERT R. ADAMS, Dec. 5, 1993, recorded in Vol. 1040, pg. 567 of the Deed Records of Angelina County, Texas, said 0.4135 acre being located South of and adjoins the centerline of Blue Rock Road, about 0.75 mile West of F.M. # 706, being about 1.5 mile North of S.H. # 103 and about 9.5 miles N.W. of the courthouse in Lufkin, Texas and being described by metes and bounds as follows, to-wit:

**BEGINNING:** At a point in the center of Blue Rock Road for the N.W. corner of this 0.4135 acre tract and said 3.40 acre tract, being the N.E. corner of a 2.05 ac. tr. (851/434 DR), a 1/2" iron rod brs. S 07° 44' 16" W, 33.67 ft.

**THENCE:** N 56° 59' 57" E, 66.58 ft. along center of Blue Rock Road to point for the N.E. corner of this 0.4135 acre tract, a 1/2" iron rod brs. S 22° 51' 45" E, 29.09 ft.

**THENCE:** S 22° 51' 45" E, 197.96 ft. into said 3.40 acre tract to a 1/2" iron rod set for the S.E. corner of this 0.4135 acre tract.

**THENCE:** S 60° 41' 53" W, 120.17 ft. to a 1/2" Iron rod set for the S.W. corner of this 0.4135 acre tract in the WBL of said 3.40 acre tract, being the EBL of said 2.05 acre tract.

**THENCE:** N 07° 44' 16" W, 206.47 ft. along the EBL of said 2.05 acre tract to the point of beginning containing 0.4135 acres of land.