

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: December 04, 2018

Time: The sale will begin at 1:00PM or not later than three hours after that time.

Place COMMON AREA AT BASE OF THE CENTRAL STAIRWAY ON THE SECOND FLOOR OF THE HUNT COUNTY COURTHOUSE OR BASE OF NORTH STEPS OUTSIDE COURTHOUSE IN EVENT COURTHOUSE IS CLOSED or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

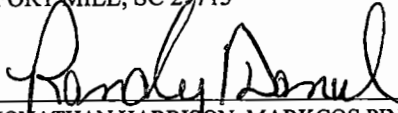
3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 04, 2008 and recorded in Document VOLUME 1793, PAGE 474; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2017-16023 real property records of HUNT County, Texas, with JERRY COWSER AND HELEN COWSER, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JERRY COWSER AND HELEN COWSER, securing the payment of the indebtednesses in the original principal amount of \$108,677.00, 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



JONATHAN HARRISON, MARKCOS PINEDA, RAMIRO CUEVAS, SHAWN SCHILLER, PATRICK ZWIERS, DARLA BOETTCHER, ROBERT LAMONT, DAVID SIMS, HARRIETT FLETCHER, SHERYL LAMONT, SHARON ST. PIERRE, RANDY DANIEL, JIM O'BRYANT, DANA KAMIN, LISA BRUNO, TONYA WASHINGTON, CINDY DANIEL, LIZ HACH OR CHERYL HARRIS

Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
4004 Belt Line Road, Suite 100
Addison, Texas 75001

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on _____ I filed at the office of the HUNT County Clerk and caused to be posted at the HUNT County courthouse this notice of sale.

Declarants Name: _____
Date: _____

FILE FOR RECORD
JENNIFER LINDENZWEIF
CLERK HUNT CO. TX
18 OCT 28 PM 1:32
BY: DEPUTY



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EXHIBIT "A"

BEING A PORTION OF LOT 7 OF SRA ACRES, AN ADDITION TO HUNT COUNTY, TEXAS, AS RECORDED IN VOLUME 400, PAGE 911, PLAT RECORDS, HUNT COUNTY, TEXAS, BEING ALL THAT CERTAIN TRACT OF LAND DESCRIBED IN DEED TO GMAC MORTGAGE, LLC, AS RECORDED IN VOLUME 1703, PAGE 581, DEED RECORDS, HUNT COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A FOUND 1/2-INCH IRON ROD AT THE COMMON SOUTH CORNER OF SAID LOT 7, LOT 6, SAID SRA ACRES, SAID GMAC MORTGAGE TRACT AND THAT CERTAIN TRACT OF LAND DESCRIBED IN DEED AS TRACT TWO TO FOREST TALBERT ANTHONY LUCAS, AS RECORDED IN VOLUME 862, PAGE 318, SAID DEED RECORDS, SAID IRON ROD BEING ON THE NORTHEAST LINE OF F.M. NO. 751;

THENCE NORTH 06 DEG 26' 04" EAST, A DISTANCE OF 422.56 FEET ALONG THE COMMON LINE OF SAID LOTS 6 AND 7 AND SAID GMAC MORTGAGE AND LUCAS TRACTS TO THE COMMON NORTH CORNER OF SAID LOTS AND SAID TRACTS;

THENCE SOUTH 54 DEG 21' 07" EAST, A DISTANCE OF 65.80 FEET;

THENCE NORTH 79 DEG 36' 12" EAST, A DISTANCE OF 64.19 FEET TO THE WEST LINE OF PRIVATE ROAD 3826;

THENCE SOUTH 00 DEG 46' 53" EAST, A DISTANCE OF 89.16 FEET ALONG SAID WEST LINE;

THENCE SOUTH 01 DEG 36' 00" WEST, A DISTANCE OF 356.89 FEET ALONG SAID WEST LINE TO THE AFORESAID NORTHEAST LINE OF F.M. 751;

THENCE NORTH 71 DEG 13' 26" WEST, A DISTANCE OF 163.94 FEET ALONG SAID NORTHEAST LINE TO THE POINT OF BEGINNING AND CONTAINING 59,092 SQUARE FEET OR 1.357 ACRES OF LAND. MORE OR LESS.



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