

JUL 13 2015

Notice of [Substitute] Trustee Sale

FLORIAN M. GARCIA
CLERK OF COURTS, DUVAL COUNTY, TEXAS
BY *[Signature]* DEPUTY

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: 08/04/2015

Time: The sale will begin at **10:00 AM** or not later than three hours after that time

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

Property Address: 509 Carle Street, Freer, TX 78357

2. Terms of Sale: Cash

3. Instrument to be Foreclosed: The Instrument to be foreclosed is the deed of trust or Contract Lien dated 09/29/2004 and recorded 09/30/2004 in Document 086885 real property records of Duval county Texas, with Terry Andy Garcia and Annemarie Garcia, husband and wife grantor(s) and Concorde Acceptance Corporation, as lender, Mortgage Electronic Registration Systems, Inc., as Beneficiary .

4. Appointment of Substitute Trustee: The undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by the above referenced Deed of Trust.

5. Obligation Secured: Deed of Trust of Contract Lien executed by Terry Andy Garcia and Annemarie Garcia, husband and wife securing the payment of the indebtedness in the original principal amount of \$ **75,000.00**, 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, National Association, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2004-RS11 is the current mortgagee of the note and the deed of trust or contract lien.

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

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

THE SURFACE ESTATE ONLY IN AND TO LOTS FIVE (5) AND SIX (6), BLOCK EIGHT (8), SOUTH HILLTOP ADDITION TO THE CITY OF FREER, DUVAL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF OF RECORD IN VOLUME 6-A, PAGE 43, DEED RECORDS, DUVAL COUNTY, TEXAS, NOW RECORDED IN ENVELOPE 58, SIDE 2, MAP RECORDS, DUVAL COUNTY, TEXAS

8. **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
Phone: 561-682-8000**

9. **Limitation of Damages:** 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.

Sandra Mendoza, Arnold Mendoza, W.D. Larew or Bob Frisch or Chance Oliver, Bret Allen, Substitute Trustee

C/O Power Default Services, Inc.
Northpark Town Center
1000 Abernathy Rd NE; Bldg 400, Suite 200
Atlanta, GA 30328
Telephone: 855-427-2204
Fax: 866-960-8298

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.