FILED FOR RECORD TO ZZ-055.

SEP 22 2022

4061 JOE JOHNSON DR CORSICANA, TX 75110 SHERRY DOWD, County Clerk NAVARRO COUNTY, TEXAS DEPUTY

00000009479916

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 06, 2022

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

Place: FRONT STEPS OF THE NAVARRO 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 March 30, 2005 and recorded in Document VOLUME 1759, PAGE 671; AS AFFECTED BY CLERK'S FILE NO. 2022-007553 real property records of NAVARRO County, Texas, with BRENDA HOVER AND JAMES DAVID HOOVER, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.
- 4. Obligations Secured. Deed of Trust or Contract Lien executed by BRENDA HOVER AND JAMES DAVID HOOVER, securing the payment of the indebtednesses in the original principal amount of \$104,362.00, 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

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THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

The undersigned as attorney for the mortgagee or mortgage servicer does herby remove the original trustee and all successor substitute trustees and appoints in their steed RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, SHAWN SCHILLER, PATRICK ZWIERS, DANA KAMIN, LISA BRUNO, ANGIE USELTON, TONYA WASHINGTON, MONICA HENDERSON, KRISTOPHER HOLUB, MERYL OLSEN, MISTY MCMILLAN, TIFFINEY BRUTON, AUCTION.COM, DAVID RAY. LORI GARNER, MOLLIE MCCOSLIN, SHARON ST. PIERRE, ROBERT LAMONT, SHERYL LAMONT, ALLAN JOHNSTON, OR RONNIE HUBBARD whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

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9-22-22

Israel Saucedo

Certificate of Posting

My name is Melhe Mcloshin.	and my address is c/o 4004 Belt Line Road, Suite 100,
Addison, Texas 75001-4320. I declare under penalty of perjury	y that on 9.22-22 I filed at the office
of the NAVARRO County Clerk and caused to be posted at the NAVARI	O County courthouse this notice of sale.
Declarants Name: MilieMcCoslin	•

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NAVARRO

EXHIBIT "A"

METES & BOUNDS 5.987 ACRES 3985 FARM TO MARKET ROAD NUMBER 1126

FIELD NOTES TO ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND IN THE O.B. MUNROE SURVEY, ABSTRACT NUMBER 597, NAVARRO COUNTY, TEXAS AND BEING A PART OF A CALLED 48.271 ACRE TRACT OF LAND DESCRIBED IN THE DEED FROM OPAL CHANEY TO DAVID WYATT III, RECORDED IN VOLUME 890, PAGE 519, OF THE DEED RECORDS NAVARRO COUNTY, TEXAS, THE SUBJECT TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS;

BEGINNING AT A 1-1/2-INCH IRON PIPE FOUND FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT OF LAND BEING IN THE SOUTH RIGHT-OF-WAY LINE OF FARM-TO-MARKET ROAD NUMBER 1126, AND BEING THE NORTHWEST CORNER OF A CALLED 2.964 ACRE TRACT OF LAND DESCRIBED IN THE DEED RECORDED IN VOLUME 1608, PAGE 430, OF THE DEED RECORDS NAVARRO COUNTY, TEXAS FROM WHICH THE NORTHEAST CORNER OF SAID 48.271 ACRE TRACT OF LAND BEARS SOUTH 61 DEGREES 17 MINUTES 09 SECONDS WEST A DISTANCE OF 197.00 FEET;

THENCE SOUTH 27 DEGREES 10 MINUTES 30 SECONDS EAST WITH THE WEST LINE OF SAID 2.964 ACRE TRACT OF, LAND A DISTANCE OF 630.78 FEET TO A 1/2-INCH IRON ROD FOUND FOR CORNER BEING THE SOUTHWEST CORNER OF SAID 2.964 ACRE TRACT OF LAND IN THE NORTH LINE OF A CALLED 10.00 ACRE TRACT OF LAND DESCRIBED IN THE DEED RECORDED IN VOLUME 1609, PAGE 778, OF THE DEED RECORDS NAVARRO COUNTY, TEXAS;

THENCE SOUTH 61 DEGREES 05 MINUTES 03 SECONDS WEST WITH THE NORTH LINE OF SAID 10.00 ACRE TRACT OF LAND A DISTANCE OF 213.16 FEET TO A CROSS-TIE POST FOR CORNER BEING THE SOUTHEAST CORNER OF A CALLED 4.31 ACRE TRACT OF LAND DESCRIBED IN THE DEED RECORDED IN VOLUME 1611, PAGE 859, OF THE DEED RECORDS NAVARRO COUNTY, TEXAS:

THENCE NORTH 25 DEGREES 53 MINUTES 38 SECONDS WEST WITH THE SOUTHERLY EAST LINE OF SAID 4.31 ACRE TRACT OF LAND A DISTANCE OF 248.91 FEET TO A 60D NAIL FOUND IN CONCRETE FOR CORNER BEING THE EASTERLY NORTHEAST CORNER OF SAID 4.31 ACRE TRACT OF LAND;

THENCE SOUTH 60 DEGREES 52 MINUTES 21 SECONDS WEST WITH THE WESTERLY SOUTH LINE OF SAID 4.31 ACRE TRACT OF LAND A DISTANCE OF 339.70 FEET TO A 3/4-INCH IRON ROD FOUND FOR CORNER BEING THE WESTERLY SOUTHEAST CORNER OF SAID 4.31 ACRE TRACT OF LAND;

THENCE NORTH 26 DEGREES 45 MINUTES 04 SECONDS WEST WITH THE NORTHERLY EAST LINE OF SAID 4.31 ACRE TRACT OF LAND A DISTANCE OF 382.84 FEET TO AN AXLE FOUND FOR CORNER BEING THE NORTHEAST CORNER OF SAID 4.31 ACRE TRACT OF LAND IN THE NORTH LINE OF SAID 48.271 ACRE TRACT OF LAND AND THE SOUTH RIGHT-OF-WAY LINE OF SAID ROAD;

THENCE NORTH 61 DEGREES 01 MINUTES 07 SECONDS EAST WITH THE NORTH LINE OF SAID 48.271 ACRE TRACT OF LAND AND THE SOUTH RIGHT-OF-WAY LINE OF SAID ROAD A DISTANCE OF 544.44 FEET TO THE POINT OF BEGINNING AND ENCLOSING 5.987 ACRES OF LAND MORE OR LESS.