

**Notice of Foreclosure Sale**

November 10, 2014

Deed of Trust ("Deed of Trust"):

Dated: September 12, 2005

Grantor: Minnie Jefferson

Trustee: Kevin T. Clayton

Lender: Vanderbilt Mortgage and Finance, Inc.

Recorded in: Volume 1185, Page 517 of the real property records of Limestone County, Texas

Legal Description: Lot 010, Block 006A, DIVISION S, City of Mexia, (Limestone County Tax ID No. R17267), also described as 518 W. Titus Street, Mexia, TX 76667 and recorded in Book 1174, Page 670

Secures: Retail Installment Contract ("Note") in the original principal amount of \$50,274.66, executed by Minnie Jefferson ("Borrower") and payable to the order of Lender

Substitute Trustee: Craig C. Lesok, Lori Garner or Sharon St. Pierre or Sheryl LaMont or Robert LaMont

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 11:00 A.M.

Place: The front door of the Limestone County Courthouse, 200 W State Street, 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.

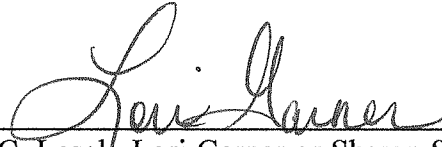
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

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**the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**



Craig C. Lesok, Lori Garner or Sharon St. Pierre or  
Sheryl LaMont or Robert LaMont  
226 Bailey Ave, Ste 101  
Fort Worth, TX 76107  
Telephone (817) 882-9991  
Telecopier (817) 882-9993

Filed for Record in:  
Limestone County

On: Nov 10, 2014 at 03:48P

By: Janice Ledet

STATE OF TEXAS

COUNTY OF LIMESTONE

I hereby certify that this instrument was  
filed on the date and time stamped hereon by me and  
was duly recorded in the named records of:  
Limestone County as stamped hereon by me.

Nov 10, 2014

Peggy Beck, County Clerk  
Limestone County