

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: January 06, 2015

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

Place THE FRONT DOOR WHICH FACES STATE STREET OF THE LIMESTONE COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

Copy of Original
Filed 2/13/14
Not Compared
or Verified

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

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 24, 2008 and recorded in Document VOLUME 1284, PAGE 25 real property records of LIMESTONE County, Texas, with JAMIE L BAY AND JOSHUA W BAY, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JAMIE L BAY AND JOSHUA W BAY, securing the payment of the indebtednesses in the original principal amount of \$72,734.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PHH MORTGAGE CORPORATION 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 as follows:

BEING LOT 8, EASTERN HILLS ADDITION, CITY OF GROESBECK, LIMESTONE COUNTY, TEXAS ACCORDING TO THE MAP OF SAID ADDITION OF RECORD IN VOLUME 3, PAGE 36, PLAT RECORDS, LIMESTONE COUNTY, TEXAS.

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. PHH MORTGAGE CORP. F/K/A CENDANT MORTGAGE CORP., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PHH MORTGAGE CORP. F/K/A CENDANT MORTGAGE CORP.
2001 BISHOPS GATE BLVD.
MT. LAUREL, NJ 08054



BEATRICE CARRILLO, JOHN MCCARTHY, KEVIN MCCARTHY OR ZACH MCCARTHY
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

00001062

Filed for Record in:
Limestone County

On: Dec 15, 2014 at 03:24P

By: Olga Guzman

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.

Dec 15, 2014

Peggy Beck, County Clerk
Limestone County