

NOTICE OF FORECLOSURE SALE**1. Property to Be Sold.** The property to be sold is described as follows:

THE EAST 1/2 OF LOT 12 AND ALL OF LOT 13, BLOCK 6, CRESTLINE HEIGHTS ADDITION, UNIT #2, CITY OF GROESBECK, LIMESTONE COUNTY, TEXAS, ACCORDING TO THE MAP OF SAID ADDITION OF RECORD IN VOLUME 1, PAGE 11, MAP/PLAT RECORDS, LIMESTONE COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 03/06/2013 and recorded in Document 20131204 real property records of Limestone County, Texas.

3. Date, Time, and Place of Sale.

Date: 12/01/2015

Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter.

Place: Limestone County Courthouse, Texas, at the following location: THE FRONT DOOR OF THE COURTHOUSE, 200 WEST STATE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

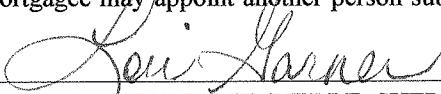
Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Prospective bidders are reminded that by law the 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. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

5. Obligations Secured. The Deed of Trust executed by MARGARET WILLIAMS, provides that it secures the payment of the indebtedness in the original principal amount of \$132,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. URBAN FINANCIAL OF AMERICA, LLC is the current mortgagee of the note and deed of trust and URBAN FINANCIAL OF AMERICA is mortgage servicer. A servicing agreement between the mortgagee, whose address is URBAN FINANCIAL OF AMERICA, LLC c/o URBAN FINANCIAL OF AMERICA, 3900 Capital City Blvd., Lansing, MI 48906 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Default and Request to Act. Default has occurred under the deed of trust, and the mortgagee has requested a Substitute Trustee conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

15-000129-220
721 MEADOW LANE
MEXIA, TX 76667


LORI GARNER, SHARON ST. PIERRE, SHERYL LAMONT,
DAVID SIMS, HARRIETT FLETCHER OR ROBERT
LAMONT
c/o AVT Title Services, LLC
13770 Noel Road #801529
Dallas, TX 75380-1529

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.

Filed for Record in:
Limestone County

On: Oct 12, 2015 at 10:57A

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.

Oct 12, 2015

Peggy Beck, County Clerk
Limestone County

