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.

Date, Time, and Place of Sale.

November 04, 2014 Date:

Time: The sale will begin at 11:00AM or not later than three hours after that time.

THE EAST DOOR OF THE HILL COUNTY COURTHOUSE OR AS DESIGNATED BY THE Place

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 19, 2008 and recorded in Document VOLUME 1537, PAGE 397 real property records of HILL County, Texas, with MITCHELL STEVENS AND JENNIFER STEVENS, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.
- 4. Obligations Secured. Deed of Trust or Contract Lien executed by MITCHELL STEVENS AND JENNIFER STEVENS, securing the payment of the indebtednesses in the original principal amount of \$46,706.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE 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 as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.

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. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

3415 VISION DRIVE COLUMBUS, OH 43219

CECIL KESTER, L PETR, R HUMPHRIES OR B. JACKSON

Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP

15000 Surveyor Boulevard, Suite 100

Addison, Texas 75001

Active Duty Notifications: Special Loans Unit /CHASE Home Lending Attn: SCRA/2210 Enterprise Drive /Florence, SC 29501 /Fax: 843 413 5433/scra.military.orders@chase.com

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING ALL OF LOT 31 AND PART LOT 32 OF THE GIVENS FAIRVIEW ADDITION TO THE CITY OF HILLSBORO, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 162, PAGE 1 OF THE DEED RECORDS OF HILL COUNTY, TEXAS, AND BEING THE SAME TRACT OF LAND DESCRIBED AS 0.357 ACRES IN THE DEED FROM DEBORAH LYNN PATTERSON HARLESS, ETC. TO JAMES H RUSSELL, III, AND PATTICIA G. RUSSELL, DATED NOVEMBER 21, 1996, RECORDED IN VOLUME 915, PAGE324, OF THE OFFICIAL PUBLIC RECORDS OF HILL COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOIL OWS:

BEGINNING AT A 1 INCH IRON PIPE FOUND AT A CORNER LYING IN THE NORTHERLY RIGHT-OF-WAY LINE OF PARK DRIVE, THE SOUTHEAST CORNER OF SAID 0.357 ACRE TRACT, THIS SOUTHWEST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED AS 0.33 ACRES IN THE DEED FROM JAMES A. BREWER ESTATE TO DOYAL ALFRED WILLIAMS AND WIFE, JUANITA LOUISE WILLIAMS, DATED JANUARY 24, 1996, RECORDED IN VOLUME 880, PAGE 405 OF THE OFFICIAL PUBLIC RECORDS OF HILL COUNTY, TEXAS;

THENCE WEST (BASIS OF BEARINGS) 85.65 FEET ALONG THE NORTHERLY RIGHT-OF-WAY LINE OF SAID PARK DRIVE TO A 1/2 INCH IRON ROD FOUND AT A CORNER, THE SOUTHWEST CORNER OF LOT 31, THE SOUTHEAST CORNER OF LOT 30, THE SOUTHEAST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED AS 0.402 ACRES IN THE DEED FROM JOHN R. ASKEW AND SHARON COOPER MCKINZIE TO MICHAEL L. IPSEN, DATED JANUARY 25, 1986, RECORDED IN VOLUME 667, PAGE 870 OF THE DEED RECORDS OF HILL COUNTY, TEXAS:

THENCE NORTH 0 DEGREES 27 MINUTES 04 SECONDS EAST 175.62 FEET PARTIALLY ALONG A FENCE TO A 2 INCH STEEL FENCE POST FOUND IN CONCRETE AT A CORNER, THE NORTHWEST CORNER OF LOT 31, THE NORTHEAST CORNER OF LOT 30, THE SOUTHEAST CORNER OF LOT 7, THE SOUTHEAST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED IN THE DEED TO ADRIAN B. JOHNSON, THE SOUTHWEST CORNER OF LOT 8, THE SOUTHWEST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED AS 0.301 ACRES IN THE DEED FROM PAUL HOYLE AND WIFE, MARTHA KATHERINE HOYLETO WILLIAM VAUGHN AND WIFE, CAROLYN VAUGHN, DATED JANUARY 7, 1999, RECORDED IN VOLUME 1003, PAGE 451 OF THE OFFICIAL PUBLIC RECORDS OF HILL COUNTY, TEXAS:

THENCE SOUTH 89 DEGREES 38 MINUTES 32 SECONDS EAST 85.42 FEET PARTIALLY ALONG A FENCE TO A 1/2 INCH IRON ROD FOUND AT A CORNER, THE NORTHEAST CORNER OF SAID 0.357 ACRE TRACT, THE SOUTHEAST CORNER OF SAID 0.301 ACRE TRACT, THE SOUTHEAST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED AS 0.334 ACRES IN THE DEED FROM DOROTHY HERRIN TO EMMA MAE GIVINGS, DATED OCTOBER 6, 2000, RECORDED IN VOLUME 1087, PAGE 142 OF THE OFFICIAL PUBLIC RECORDS OF HILL COUNTY, TEXAS:

THENCE SOUTH 0 DEGREES 22 MINUTES 31 SECONDS WEST 175.08 FEET PARTIALLY ALONG A FENCE TO THE POINT OF BEGINNING AND CONTAINING 0.34 ACRES OF LAND, MORE OR LESS.