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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.

Date:

December 02, 2014

Time:

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

Place

THE EAST DOOR OF THE HILL 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 July 08, 2002 and recorded in Document VOLUME 1176 PAGE 0079 real property records of HILL County, Texas, with VANESSA TAYLOR AND HOWARD R TAYLOR, grantor(s) and LIBERTY LENDING HOME LOANS, L.L.C., mortgagee.
- 4. Obligations Secured. Deed of Trust or Contract Lien executed by VANESSA TAYLOR AND HOWARD R TAYLOR, securing the payment of the indebtednesses in the original principal amount of \$77,140.00, 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 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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.

ONE HOME CAMPUS DES MOINES, IA 50328

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

NSTS3SIG.rpt - (05/30/2014) - Ver-38

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EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND SITUATED IN THE HENRY FREED SURVEY, ABSTRACT 284, HILL COUNTY, TEXAS, BEING ALL OF TRACT 17 AND A PART OF TRACT 16 OF THE WHITE ROCK CREEK SUBDIVISION, HILL COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 580, PAGE 953 IN THE DEED RECORDS OF HILL COUNTY, TEXAS ALSO BEING THE SAME TRACT OF LAND DESCRIBED AS LOT 17, OF SAID WHITE ROCK CREEK SUBDIVISION FROM LOLYNN, LTD TO HOWARD R. TAYLOR AND VANESSA TAYLOR DATE APRIL 5, 2000, RECORDED IN VOLUME 1066, PAGE 735 IN THE OFFICIAL PUBLIC RECORDS OF HILL COUNTY, TEXAS, AND BEING THE SAME TRACT OF LAND DESCRIBED AS 0.061 ACRES IN THE OFFICIAL PUBLIC RECORDS OF HILL COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS;

BEGINNING AT THE 1/2 INCH IRON ROD FOUND FOR THE CORNER, THE NORTHWEST CORNER OF THE SAID TRACT 17, LYING IN THE SOUTHERLY RIGHT-OF-WAY LINE OF F.M. HIGHWAY 1534;

THENCE NORTH 60 DEGREES 07 MINUTES 13 SECONDS EAST 270.72 FEET ALONG THE SOUTHERLY LINE OF SAID HIGHWAY TO A 5/8 INCH IRON ROD FOUND FOR A CORNER;

THENCE SOUTH 24 DEGREES 46 MINUTES 49 SECONDS WEST 38.27 FEET TO A 5/8 INCH IRON ROD FOUND FOR A CORNER:

THENCE SOUTH 75 DEGREES 53 MINUTES 02 SECONDS EAST 71.91 FEET TO A 1/2 INCH IRON ROD FOUND FOR A CORNER:

THENCE SOUTH 42 DEGREES 56 MINUTES 37 SECONDS EAST 129.83 FEET TO A 5/8 INCH IRON ROD SET FOR A CORNER, THE SOUTHEAST CORNER OF SAID TRACT 17 AND THE NORTHWEST CORNER OF SAID TRACT 16 AND THE NORTHEAST CORNER OF SAID 0.061 ACRE TRACT;

THENCE SOUTH 30 DEGREES 56 MINUTES 35 SECONDS EAST 19.82 FEET TO A 5/8 INCH IRON ROD FOUND FOR A CORNER, THE SOUTHEAST CORNER OF SAID 0.061 ACRE TRACT AND LYING IN THE EASTERLY LINE OF SAID TRACT 16:

THENCE SOUTH 58 DEGREES 29 MINUTES 13 SECONDS WEST 269.60 FEET ALONG THE SOUTHERLY LINE OF \$AID 0.061 ACRE TRACT TO A 1/2 INCH IRON ROD FOUND FOR A CORNER, THE SOUTHWEST CORNER OF \$AID TRACT 17 AND THE WESTERLY CORNER OF \$AID 0.061 ACRE TRACT;

THENCE NORTH 42 DEGRESS 42 MINUTES 12 SECONDS WEST 231.84 FEET TO THE POINT OF THE BEGINNING AND CONTAINING 1.37 ACRES OF LAND MORE OR LESS.