

FILED FOR RECORD
IN MY OFFICE
AT 1:48 O'CLOCK P M

Notice of Foreclosure Sale

JUL 11 2016

June 15, 2016

BOBBIE DAVIS
COUNTY CLERK, PANOLA COUNTY, TEXAS
BY M. Turner DEPUTY

Deed of Trust ("Deed of Trust"):

Dated: August 8, 2007
Grantor: Linda Gail Brown and Jimmy Rogers Brown
Trustee: Michael Gary Orlando
Lender: Vanderbilt Mortgage and Finance, Inc.
Recorded in: Document No. 123242 of the real property records of Panola County, Texas
Legal Description: See Exhibit A

In addition to manufactured home more particularly described by Serial No. CW2006222TXA/ B

Secures: Promissory Note ("Note") in the original principal amount of \$57,396.33, executed by Linda Gail Brown and Jimmy Rogers Brown ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, August 2, 2016
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 10:00 A.M. and not later than three hours thereafter.
Place: On the steps of the Panola County Courthouse, such steps being located on the east side, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court
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 the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT
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IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

/s/ Craig C. Lesok

Craig C. Lesok
Attorney for Mortgagee

Sheryl LaMont 7-11-16

Craig C. Lesok, Sheryl LaMont, Robert LaMont,
David Sims, Harriett Fletcher, Allan Johnston and/
or Carol Hampton

Substitute Trustees

226 Bailey Ave, Ste 101

Fort Worth, TX 76107

Telephone (817) 882-9991

Telecopier (817) 882-9993

EXHIBIT A

All that certain tract lot or parcel of land, a part of the Edwin Smith Survey A-601, Panola County, TX, and also being all of that certain tract of land that is described in a Deed dated November 29, 2006 from Evatner Gladney, et al, to Linda Gail Brown, et vir, Jimmy, that is recorded in Volume 1351 Page 739 of the Official Public Records of Panola County, Texas, and being more completely described as follows to wit;

METES AND BOUNDS DESCRIPTION

Beginning at a 1 ½ Inch Iron Pipe found at the S.W.C. of said tract, same being the N.W.C. of a called 0.5 acre tract (Vol. 598 Pg. 404);

Thence North 19 degrees 35 minutes 34 seconds West, along the W.B.L. of said tract for a distance of 20.87 feet to a ½ Inch Iron Pipe found for corner at the N.W.C. of said tract, same being the South corner of a certain called tract to Effie Gladney Gates (Vol. 753 Pg. 569);

Thence North 36 degrees 12 minutes 00 seconds East, along the N.W.B.L. of said tract, same being the S.B.L. of said Gates Tract for a distance of 181.47 feet to a 1 Inch Iron Pipe found for corner at the North corner of said tract, same being the East corner of said Gates Tract and in the S.W.B.L. of Spur # 152 (Monroe Street);

Thence South 51 degrees 02 minutes 40 seconds East, along the N.E.B.L. of said tract, same being the S.W.B.L. of said Road for a distance of 76.18 feet to a ¾ Inch Iron Pipe found for corner at an Angle Point;

Thence South 19 degrees 29 minutes 43 seconds East, continuing along said lines and leaving said Road for a distance of 35.40 feet to a ½ Inch Iron Rod set for corner at the S.E.C. of said tract, same being the N.E.C. of said called 0.5 acre Tract;

Thence South 63 degrees 38 minutes 42 seconds West, along the S.B.L. of said tract, same being the N.B.L. of said 0.5 acre Tract for a distance of 191.10 feet to the place of beginning containing 0.2811 acres.