

TS# 2012-03319

### Notice of [Substitute] Trustee 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: 2/3/2015

Time: The sale will begin at 10:00 AM or not later than three hours after that time

Place: THE STEPS AT THE FRONT DOOR, WHICH IS THE SOUTH DOOR OF THE COURTHOUSE  
OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

Property Address: 804 W 5th St., Brady, Texas 76825,

2. Terms of Sale: Cash

3. Instrument to be Foreclosed: The instrument to be foreclosed is the deed of trust or Contract Lien dated 11/6/2002 and recorded 11/7/2002 in Document 020993, (book) 328, (page) 370 real property records of McCulloch county Texas, with Melinda C. Hernandez, a single woman grantor(s) and Option One Mortgage Corporation, a California corporation, as Beneficiary.

4. Obligation Secured: Deed of Trust of Contract Lien executed by Melinda C. Hernandez, a single woman securing the payment of the indebtedness in the original principal amount of \$33,300.00, 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., as Trustee for Option One Woodbridge Loan Trust 2003-1, Asset Backed Certificates, Series 2003-1 is the current mortgagee of the note and the deed of trust or contract lien.

5. Property to be sold: The property to be sold is described as follows:

Being the west 80.00 feet of the south half of block no. 121, Luhr Addition, City of Brady, McCulloch County, Texas as per plat recorded in Volume 27, page 323, deed records of McCulloch County, Texas and said west 80.00 feet of the south half of block no. 121 being more particularly described by metes and bounds as follows:

Beginning at a 1/2" iron pipe set for the southwest corner of this tract and said block no. 121 and being in the north line of 5th street;

Thence with the west line of this tract and said Block no. 121, north 100.00 feet to a 1/2" iron pipe found for the northwest corner of this tract;

Thence with the north line of this tract, east 80.00 feet to a 1" fence post found for the northeast corner of this tract;

Thence with the east line of this tract, south 100.00 feet to a 1/2" iron pipe found for the southeast corner of this tract and being 120.24 feet west of a 1/2" iron rod found for the southeast corner of said block no.121;

Thence with the south line of this tract and said block no. 121 and the north line of said 5th street west 80.00 feet to the place of beginning.

**POSTED**

JAN 12 2015

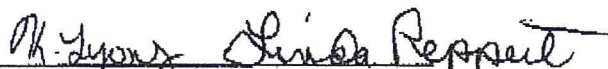
TINA A. SMITH  
McCULLOCH COUNTY CLERK



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6. **Mortgage Servicer Information:** The Mortgage Service 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. Owen Loan Servicing, LLC., as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/o Owen Loan Servicing, LLC  
1661 Worthington Rd., Suite 100  
West Palm Beach, FL 33469  
561-682-8000  
01/05/2015



Linda Reppert or Howard Whitney or Stephanie Spurlock, Laterrika Thompkins, Tamika Smith, Chelsea Jackson (Current Trustee) or Keisha Lyons  
Substitute Trustee  
c/o Power Default Services, Inc.  
Northpark Town Center  
1000 Abernathy Rd NE, Bldg 400, Suite 200  
Atlanta, Georgia 30328  
ATTN: Trustee Department  
Telephone: 855-427-2204  
Fax: (866)-960-8298

**POSTED**

JAN 12 2015

**TINA A. SMITH  
McCULLOCH COUNTY CLERK**