

FOR POSTING  
AT 10:40 O'Clock A.M.  
JAN 04 2018  
JACKIE ENSEY Co. Clerk  
STEPHENS COUNTY, TEXAS  
*Jackie Ensey*

### NOTICE OF FORECLOSURE 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 OR 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. Property to Be Sold.** The property to be sold is described as follows: SURFACE ONLY OF LOTS 1,2 AND 3, BLOCK 3, MOUNTAIN HEIGHTS ADDITION TO CITY OF BRECKENRIDGE, STEPHENS COUNTY, TEXAS, AS SHOWN ON MAP OR PLAT OF SAID ADDITION OF RECORD IN OFFICE OF COUNTY CLERK OF STEPHENS COUNTY, TEXAS, TOGETHER WITH ALL IMPROVEMENTS SITUATED THEREON.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 08/15/2008 and recorded in Book 1938 Page 359 Document 00002672 real property records of Stephens County, Texas.

**3. Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:

Date: 03/06/2018

Time: 01:00 PM

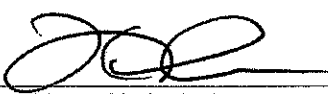
Place: Stephens County Courthouse, Texas at the following location: THE SOUTH ENTRANCE STEPS OF THE COURTHOUSE, AS KNOWN AS THE WALKER STREET ENTRANCE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

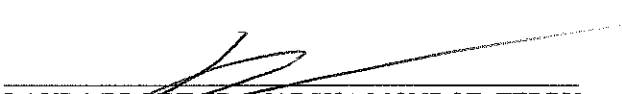
**4. Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 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.

**5. Obligations Secured.** The Deed of Trust executed by EMMA GRAY AND WILBURN GRAY, provides that it secures the payment of the indebtedness in the original principal amount of \$43,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. The Bank of New York Mellon, not individually but solely as Co-Trustee for RML Trust 2013-2 is the current mortgagee of the note and deed of trust and REVERSE MORTGAGE SOLUTIONS, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is The Bank of New York Mellon, not individually but solely as Co-Trustee for RML Trust 2013-2 c/o REVERSE MORTGAGE SOLUTIONS, INC., 14405 Walters Road, Suite 200, Houston, TX 77014 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint LAURA BROWDER, MARSHA MONROE, TERRY BROWDER, JUANITA COX, LINDA REPPERT, JIMMY CARROLL BREWER OR STEPHEN RAWLINGS, Substitute Trustee to act under and by virtue of said Deed of Trust.

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

  
Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Lori Liane Long, Attorney at Law  
Tracey Midkiff, Attorney at Law  
Marissa Sibal, Attorney at Law  
Parkway Office Center, Suite 900  
14160 North Dallas Parkway  
Dallas, TX 75254

  
LAURA BROWDER, MARSHA MONROE, TERRY BROWDER, JUANITA COX, LINDA REPPERT, JIMMY CARROLL BREWER OR STEPHEN RAWLINGS  
c/o AVT Title Services, LLC  
1101 Ridge Rd. Suite 222  
Rockwall, TX 75087

Certificate of Posting

I am \_\_\_\_\_ whose address is c/o AVT Title Services, LLC, 1101 Ridge Rd., Suite 222, Rockwall, TX 75087. I declare under penalty of perjury that on \_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office of the Stephens County Clerk and caused it to be posted at the location directed by the Stephens County Commissioners Court.