NOTICE OF ACCELERATION AND NOTICE OF 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.

DEED OF TRUST INFORMATION:

Date:	September 7, 2001
Grantor(s):	Patti Pena, a single person
Original Mortgagee:	United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture
Original Principal:	\$81,890.00
Recording Information:	Book 791, Page 315
Property County:	Hunt
Property:	Being all that certain lot, tract or parcel of land situated in the City of Commerce, Hunt County, Texas, and being all of Lot 6, Block 7, Enlow Subdivision, being a partial replat of University Place Addition, according to the plat in Volume 400, page 1532, Hunt County Plat Records.
Property Address:	1010 Enlow Circle Commerce, TX 75428

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee:	USDA Rural Development
Mortgage Servicer:	USDA Rural Development
Mortgage Servicer	4300 Goodfellow Blvd
Address:	Bldg. 105F, FC 215
	St. Louis, MO 63120

SALE INFORMATION:

Date of Sale:	December 3, 2019		
Time of Sale:	1:00 pm or within three hours thereafter.		
Place of Sale:	The common area at the base of the central stairway on the 2nd floor inside the		
	Courthouse, or the base of the north steps outside the Courthouse, in the event the		
	Courthouse is closed or, if the preceding area is no longer the designated area, at the		
	area most recently designated by the County Commissioner's Court.		
Substitute	Randy Daniel, Cindy Daniel, Liz Hach, Cheryl Harris or Alexander Wolfe, any to act		
Trustee:			
Substitute	5501 East LBJ Frwy, Ste. 925		
Trustee Address:	Dallas, TX 75240		

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to

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secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Randy Daniel, Cindy Daniel, Liz Hach, Cheryl Harris or Alexander Wolfe, any to act, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

- 1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
- 2. Randy Daniel, Cindy Daniel, Liz Hach, Cheryl Harris or Alexander Wolfe, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
- 3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
- 4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold **"AS-IS"**, purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
- 5. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

Padgett Law Group 6267 Old Water Oak Road Suite 203 Tallahassee, FL 33213 (850) 422-2520

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