

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.

1. **Date, Time, and Place of Sale.**

Date: January 06, 2015

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

Place: THE WEST PORCH OF THE GAINES COUNTY COURTHOUSE LEADING INTO THE MIDDLE LANDING FROM THE WEST DOOR 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 May 21, 2007 and recorded in Document CLERK'S FILE NO. 2007-2467 real property records of GAINES County, Texas, with RAMON CARO AND TANYA CARO, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by RAMON CARO AND TANYA CARO, securing the payment of the indebtednesses in the original principal amount of \$115,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. BAYVIEW LOAN SERVICING, LLC 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:

LOTS 9 AND 10, OF SEMINOLE DRAW ACRES ADDITION, A SUBDIVISION IN THE EAST PART OF SECTION 191, BLOCK G, W.T.R.R. CO. SURVEY, GAINES COUNTY, TEXAS, AS PER PLAT OF RECORD IN VOL. 128, PAGE 259, DEED RECORDS OF GAINES COUNTY, TEXAS; BUT LESS THE OIL, GAS AND OTHER MINERALS.

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. M & T BANK SUCCESSOR BY MERGER TO M & T MORTGAGE CORPORATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o M & T BANK SUCCESSOR BY MERGER TO M & T MORTGAGE CORPORATION
ONE FOUNTAIN PLAZA DEFAULT SERVICING, 6TH FLOOR
BUFFALO, NY 14203


CHELSEA BROOKS, STACY RAPIER OR SHELLY HENDERSON

Substitute Trustee
c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
15000 Surveyor Boulevard, Suite 100
Addison, Texas 75001

#21

12-15-14 FILED 10:59 AM
Vicki Phillips, County Clerk
Gaines County, Texas
Michelle Davis