NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Matter No.: 063662-TX

Date: April 4, 2018

County where Real Property is Located: Howard

ORIGINAL MORTGAGOR:

SPENCER TODD PALMER JR AND AMANDA JO PALMER HUSBAND

AND WIFE

ORIGINAL MORTGAGEE:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., SOLELY

AS NOMINEE FOR PHH MORTGAGE CORPORATION, ITS

SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE:

PHH Mortgage Corporation

MORTGAGE SERVICER:

PHH Mortgage Corporation

DEED OF TRUST DATED 6/12/2014, RECORDING INFORMATION: Recorded on 6/13/2014, as Instrument No. 2014-00004067,

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING A 9.45 ACRE TRACT OUT OF SECTION 31, BLOCK 32, T-1-S, T.&P.RR. CO. SURVEY, HOWARD COUNTY, TEXAS, DESCRIBED BY METES AND BOUNDS AS FOLLOWS: MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 6/5/2018, the foreclosure sale will be conducted in **Howard** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PHH Mortgage Corporation is acting as the Mortgage Servicer for PHH Mortgage Corporation who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PHH Mortgage Corporation, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PHH Mortgage Corporation One Mortgage Way Mt Laurel NJ 08054

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 property securing the above referenced loan.

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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.

By: Substitute Trustee
SHELLEY NAIL, DONNA TROUT, PAUL A. HOEFKER,

ROBERT L. NEGRIN

Return to:

ALDRIDGE PITE, LLP 4375 JUTLAND DR., SUITE 200 P.O. BOX 17935 SAN DIEGO, CA 92177-0935 FAX #: 619-590-1385 866-931-0036

EXHIBIT "A"

SURFACE ESTATE ONLY

9.45 ACRETRACT

BEING a 9.45 acre tract out of Section 31, Block 32, T-1-S, T& P. RR. Co. Survey, Howard County, Texas, described by metes and bounds as follows:

BEGINNING at a Mag Nail found in the centerline of Ratliff Road (60' right-of-way) in Section 31, Block 32, T-1-S, T.& P. RR. Co. Survey, Howard County, Texas, for the NW corner of this tract; from whence the NW corner of said Section 31, bears N. 14°47' W. 1976.27' and S. 74°56' W. 1305.0'

THENCE N. 75°28'14" E. at 30.0' pass a 1/2" I.P. in the East line of said Ratliff Road continuing along the North line of a 10.0 acre tract, 988.66' in all to a 1/2" I.P. found in the West line of a 8.36 acre tract for the NW corner of said 8.36 acre tract and the NE corner of this tract

THENCE S. 14°53'13" W. 407.66' along the West line of said 8.36 acre tract to a ½" I.R. with cap found in the North line of a 29.985 acre tract for the NE corner of said 29.985 acre tract and for the SE corner of this tract

THENCE S. 74°39'52" W. at 959.43' along the North line of said 29.985 acre tract pass a 1/3" I.R. with cap set in the East line of said Ratliff Road, 989.43' in all to a Mag Nail found in the centerline of said Ratliff Road for the SW corner of this tract

THENCE N. 14°47' W. along the centerline of said Ratliff Road 421.58' to the PLACE OF BEGINNING

Containing 9.45 Acres of Land

NOTE: A 30' wide strip of land containing 0.290 of an acre of land on the East line of this property lies within the right-of-way limits of Ratliff Road (60' right-of-way)