NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Matter No.: 063662-TX

Date: January 31, 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 4/3/2018, 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.

ROBERT L. NEGRIN

Substitute Trustee B TROUT, PAUL A. HOEFKER, SHELLEY NAIL, DONNA

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