

NOTICE OF FORECLOSURE SALE

1. **Property to Be Sold.** The property to be sold is described as follows:

BEING LOT NO. NINE (9) IN BLOCK NO. FIVE (5), OF THE ROYAL CREST SUBDIVISION OF THE CITY OF BOWIE, MONTAGUE COUNTY, TEXAS, AS SHOWN ON PLAT RECORDED IN VOLUME 607, PAGE 211, DEED RECORDS OF MONTAGUE COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 02/25/2004 and recorded in Book 276 Page 793 Document 041205 real property records of Montague County, Texas.

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

Date: 05/05/2015

Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter.

Place: Montague County Courthouse, Texas, at the following location: EAST ENTRANCE TO THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

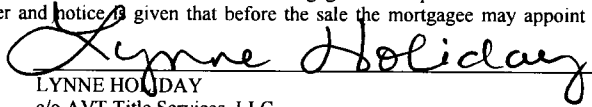
4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

5. **Obligations Secured.** The Deed of Trust executed by ROGER W. PHILLIPS AND RHONDA O. PHILLIPS, provides that it secures the payment of the indebtedness in the original principal amount of \$60,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. U.S. Bank NA, successor trustee to Wells Fargo Bank, NA, successor to Wachovia Bank, NA, as trustee, for Chase Funding Loan Acquisition Trust, Mortgage Loan Asset-Backed Certificates, Series 2004-OPT1 is the current mortgagee of the note and deed of trust and SELECT PORTFOLIO SERVICING, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is U.S. Bank NA, successor trustee to Wells Fargo Bank, NA, successor to Wachovia Bank, NA, as trustee, for Chase Funding Loan Acquisition Trust, Mortgage Loan Asset-Backed Certificates, Series 2004-OPT1 c/o SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Default and Request to Act.** Default has occurred under the deed of trust and U.S. Bank NA, successor trustee to Wells Fargo Bank, NA, successor to Wachovia Bank, NA, as trustee, for Chase Funding Loan Acquisition Trust, Mortgage Loan Asset-Backed Certificates, Series 2004-OPT1 obtained a Home Equity Foreclosure Order from the 97th District Court of Montague County on 04/09/2015 under Cause No. 2015-0048-M-CV. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order and notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.


LYNNE HOLIDAY
c/o AVT Title Services, LLC
13770 Noel Road #801529
Dallas, TX 75380-1529

14-000580-850
1502 MARTHA STREET
BOWIE, TX 76230

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.

FILED
2015 APR 14 PM 12:19
MONTAGUE COUNTY CLERK
MONTAGUE, TX

