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604 RODEO DRIVE
MOUNT VERNON, TX 75457

Betty Crane
CLERK COUNTY COURT
FRANKLIN CO. TX

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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: December 03, 2019

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

Place: SOUTH STEPS OF THE FRANKLIN COUNTY COURTHOUSE 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 April 26, 2007 and recorded in Document VOLUME 0172, PAGE 361 real property records of FRANKLIN County, Texas, with MICHAEL K GARNER AND TAMMY R GARNER, grantor(s) and NTFN, INC. DBA PREMIER NATIONWIDE LENDING, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by MICHAEL K GARNER AND TAMMY R GARNER, securing the payment of the indebtednesses in the original principal amount of \$94,897.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION 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 in the attached Exhibit A.

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. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
3415 VISION DRIVE
COLUMBUS, OH 43219



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THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

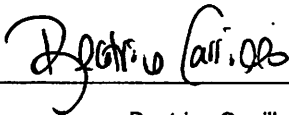
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead SHANNAH WALKER, AL DAVIS, KEVIN MCCARTHY, MURPHY HOWLE OR BEATRICE CARRILLO whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is Beatrice Carrillo, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 10/25/2019 I filed at the office of the FRANKLIN County Clerk and caused to be posted at the FRANKLIN County courthouse this notice of sale.



Declarants Name: Beatrice Carrillo

Date: 10.25.19

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FRANKLIN

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE GABRIEL KEITH SURVEY, A-261, FRANKLIN COUNTY, TEXAS, AND BEING LOT 4, BLOCK 2, MEADOW PARK UNIT ONE, A SUBDIVISION OF MT. VERNON, FRANKLIN COUNTY, TEXAS, AS SHOWN ON PLAT RECORDED IN PLAT CABINET, PAGE 122-A, OF THE PLAT RECORDS OF FRANKLIN COUNTY, TEXAS.