Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: August 29, 2014	Original Mortgagor/Grantor: NORMA H. PAYNE AND BOBBY EUGENE PAYNE
Original Beneficiary / Mortgagee: KLEBERG BANK, N.A, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: SELECT PORTFOLIO SERVICING, INC.
Recorded in: Volume: 518 Page: 323 Instrument No: N/A	Property County: KLEBERG
Mortgage Servicer: SELECT PORTFOLIO SERVICING	Mortgage Servicer's Address: 3217 S. DECKER LAKE DR. SALT LAKE CITY, UTAH 84119-3284

<sup>\*</sup> 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.

Secures: Note in the original principal amount of \$79,900.00, executed by NORMA H. PAYNE and payable to the order of Lender.

Property Address/Mailing Address: 245E FM 772, KINGSVILLE, TX 78363

Legal Description of Property to be Sold: BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN KLEBERG COUNTY, TEXAS, AND BEING A PART OF TRACT B, OF THE RICARDO ACRES ADDITION, A SUBDIVISION IN KLEBERG COUNTY, TEXAS, SAID ADDITION BEING DESCRIBED BY PLAT RECORDED IN VOLUME 4, PAGE 45, ENVELOPE 117, OF THE MAP AND PLAT RECORDS OF KLEBERG COUNTY, TEXAS, MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS TO-WIT:

BEGINNING AT A POINT ON THE SOUTH MARGIN OF THE 80 FOOT R. 0. W. OF TEXAS FARM ROAD 772, SAID POINT BEING THE NORTHWEST CORNER OF THE FOREMENTIONED TRACT B, SAID POINT BEING MARKED BY AN IRON ROD FOUND IN THE GROUND FOR THE POINT OF BEGINNING, SAID POINT BEING THE NORTHWEST CORNER OF THE TRACT HEREIN DESCRIBED;

THENCE, WITH THE SOUTH MARGIN OF THE FOREMENTIONED TEXAS FARM ROAD 772 R.O.W. AND THE NORTH LINE OF THE FOREMENTIONED TRACT B, EAST, A DISTANCE OF 209 FEET TO AN IRON ROD SET IN THE GROUND FOR A CORNER, SAID CORNER BEING THE NORTHEAST CORNER OF THE TRACT HEREIN DESCRIBED:

THENCE, ALONG A LINE PARALLEL TO THE WEST LINE OF THE FOREMENTIONED TRACT B, SOUTH, A DISTANCE OF 418 FEET TO A POINT, SAID POINT BEING THE SOUTHEAST CORNER OF THE TRACT HEREIN DESCRIBED;

THENCE, ALONG A LINE PARALLEL TO THE NORTH LINE OF THE FOREMENTIONED TRACT B, WEST, A DISTANCE OF 209 FEET TO A POINT IN THE WEST LINE OF THE FOREMENTIONED TRACT B, SAID POINT BEING THE SOUTHWEST CORNER OF THE TRACT HEREIN DESCRIBED;

THENCE, WITH THE FOREMENTIONED WEST LINE OF TRACT B, NORTH, A DISTANCE OF 418 FEET TO RETURN TO AND CLOSE ATE THE POINT OF BEGINNING, CONTAINING WITHIN SAID BOUNDS 2.0 ACRES OF LAND, MORE OR LESS..





Place of sale of Property: Kleburg County Courthouse, 700 East Kleburg Avenue, Kingsville, TX 78363

OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, SELECT PORTFOLIO SERVICING, INC., the owner and holder of the Note, has requested Sandra Mendoza, Arnold Mendoza, Bob Frisch, Jodi Steen, Susan Sandoval, Leslye Evans, Alexis Mendoza, Janice Stoner, Mary Goldston, John Sisk, Aleena Litton, Marcia Chapa, Erica Duarte Guest, Lacrecia Robinson, Auction.com whose address is 1 MAUCHLY IRVINE, CA 92618 OR Sandra Mendoza, Arnold Mendoza, Bob Frisch, Jodi Steen, Adolfo Rodriguez, Leslye Evans, Janice Stoner, Mary Goldston or Alexis Mendoza whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale**: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *SELECT PORTFOLIO SERVICING*, *INC*. bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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.

Pursuant to section 51.0075(a) of the Texas Property Code, Sandra Mendoza, Arnold Mendoza, Bob Frisch, Jodi Steen, Susan Sandoval, Leslye Evans, Alexis Mendoza, Janice Stoner, Mary Goldston, John Sisk, Aleena Litton, Marcia Chapa, Erica Duarte Guest, Lacrecia Robinson, Auction.com whose address is 1 MAUCHLY IRVINE, CA 92618 OR Sandra Mendoza, Arnold Mendoza, Bob Frisch, Jodi Steen, Adolfo Rodriguez, Leslye Evans, Janice Stoner, Mary Goldston or Alexis Mendoza whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Sandra Mendoza, Arnold Mendoza, Bob Frisch, Jodi Steen, Susan Sandoval, Leslye Evans, Alexis Mendoza, Janice Stoner, Mary Goldston, John Sisk, Aleena Litton, Marcia Chapa, Erica Duarte Guest, Lacrecia Robinson, Auction.com whose address is 1 MAUCHLY IRVINE, CA 92618 OR Sandra Mendoza, Arnold Mendoza, Bob Frisch, Jodi Steen, Adolfo Rodriguez, Leslye Evans, Janice Stoner, Mary Goldston or Alexis Mendoza whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

**Limitation of Damages**: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.

/s/Mary Akapo

Mary Akapo

Attorney for Select Portfolio Servicing, Inc.

State Bar No.:24125990

marakapo@raslg.com

Robertson, Anschutz, Schneid, Crane & Partners,

PLLC / Attorney for Mortgagee 5601 Executive Dr, Suite 400

Irving, TX 75038

Telephone: 817-873-3080 Facsimile: (817)796-6079

de la Bonne

Sondes Mercy