

**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.**

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, ARMANDO CRUZ, JR. AND VERONICA LOPEZ, HUSBAND AND WIFE delivered that one certain Deed of Trust dated MARCH 31, 2008, which is recorded in VOLUME 758, PAGE 833 of the real property records of TERRY County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$60,323.00 payable to the order of SECURITY STATE BANK, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

WHEREAS, BOKF, N.A., a national banking association d/b/a BANK OF OKLAHOMA, as successor in interest by merger to BANK OF OKLAHOMA, N.A., the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

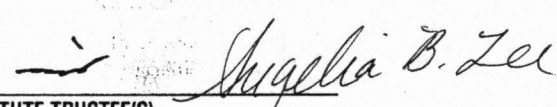
NOTICE IS HEREBY GIVEN that on Tuesday, APRIL 1, 2014, beginning at 10:00 AM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 1 IN BLOCK 1 OF THE FIRST UNIT OF THE BEL AIRE ADDITION TO THE CITY OF BROWNFIELD, TERRY COUNTY, TEXAS, LESS THE OIL, GAS AND OTHER MINERALS IN AND UNDER AND THAT MAY BE PRODUCED FROM SAID LAND, WHICH HAVE HERETOFORE BEEN RESERVED, OR CONVEYED BY PRIOR OWNERS.

The sale will occur at that area designated by the Commissioners Court of TERRY County, Texas, for such sales (OR AT THE TERRY COUNTY LAW ENFORCEMENT CENTER, 1311 TAHOKA RD, BROWNFIELD, TEXAS, IN LOBBY AREA (THE TWO ENTRANCE DOORS FACE EAST AND WEST - FRONT OF BUILDING FACES SOUTH)).

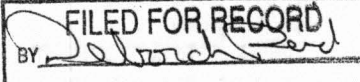
NOTICE IS FURTHER GIVEN that the address of BANK OF OKLAHOMA, N.A., the Mortgagee or Mortgage Servicer, is 7060 S. YALE, STE 200, TULSA, OKLAHOMA 74136. Pursuant to the Texas Property Code, the Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale.

Dated: MARCH 10, 2014.

  
SUBSTITUTE TRUSTEE(S)  
MICHAEL J. SCHROEDER OR ANGELIA B. LEE OR  
RYAN BIGBEE OR TAMMY MATHIS

FILE NO.: BOK-1298  
PROPERTY: 1420 EAST REPPTO STREET  
BROWNFIELD, TEXAS 79318  
ARMANDO CRUZ, JR.

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 206  
CARROLLTON, TEXAS 75007  
Tele: (972) 394-3088  
Fax: (972) 394-1263

FILED FOR RECORD		
BY		
11:10 O'CLOCK	MAR 10 2014	A.M.
COUNTY CLERK-TERRY COUNTY, TEXAS		

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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: April 01, 2014

Time: The sale will begin at 10:00AM or not later than three hours after that time.

Place INSIDE NORTH ENTRANCE OF TERRY COUNTY COURTHOUSE, 500 WEST MAIN, BROWNFIELD, TEXAS 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 January 28, 2005 and recorded in Document VOLUME 713, PAGE 224 real property records of TERRY County, Texas, with CARMEN CRUZ AND MICHAEL LEDESMA AND CLARISA OLIVAS AND STEVEN OLIVAS, grantor(s) and CITY BANK MORTGAGE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by CARMEN CRUZ AND MICHAEL LEDESMA AND CLARISA OLIVAS AND STEVEN OLIVAS, securing the payment of the indebtednesses in the original principal amount of \$21,112.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. 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 as follows:

LOTS 10, 11 AND 12 IN BLOCK 26, ORIGINAL TOWN OF WELLMAN AS SHOWN IN PLAT THEREOF RECORDED IN VOLUME 24, PAGE 192, DEED RECORDS, TERRY COUNTY, TEXAS, LESS ALL OF THE OIL, GAS AND OTHER MINERALS, IN, ON AND UNDER AND THAT MAY BE PRODUCED FROM SAID LAND.

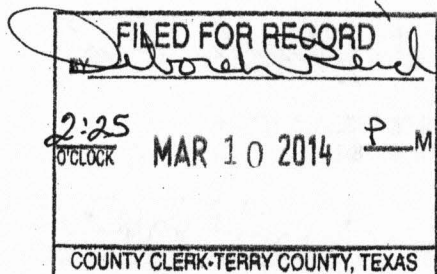
6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD.  
FORT MILL, SC 29715

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SHELLY HENDERSON, CHELSEA BROOKS OR STACY RAPIER

Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP  
15000 Surveyor Boulevard, Suite 100  
Addison, Texas 75001



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