

**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: June 03, 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 November 15, 2005 and recorded in Document VOLUME 723, PAGE 734 real property records of TERRY County, Texas, with LYDIA J. KIDD-HARRIS AND SCOTT J. HARRIS, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by LYDIA J. KIDD-HARRIS AND SCOTT J. HARRIS, securing the payment of the indebtednesses in the original principal amount of \$82,209.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC 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:

LOT SEVEN (7), TARA ESTATES ADDITION TO THE CITY OF BROWNFIELD, TERRY COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT AND/OR DEDICATION DEED RECORDED IN VOLUME 514, PAGE 429, 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. PENNYMAC LOAN SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PENNYMAC LOAN SERVICES, LLC  
6101 CONDOR DRIVE  
MOORPARK, CA 93021

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

FILED FOR RECORD  
BY Pat Salazar  
1:45  
O'CLOCK MAY 12 2014 P  
COUNTY CLERK-TERRY COUNTY, TEXAS