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2016 DEC 15 PM 1:38

STACEY KEMP
COUNTY CLERK
COLLIN COUNTY, TEXAS
BY: *[Signature]* DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

COLLIN County
Deed of Trust Dated: May 10, 2007
Amount: \$264,896.00
Grantor(s): DALLAS GOWERS and MARY CHRISTINE GOWERS

Original Mortgagee: SUMMIT FUNDING, INC, A CALIFORNIA CORPORATION
Current Mortgagee: DITECH FINANCIAL LLC

Mortgagee Address: DITECH FINANCIAL LLC, 4250 North Freeway, Fort Worth, TX 76137

Recording Information: Document No. 20070517000671780

Legal Description: LOT 1, IN BLOCK K, OF WEST CROSSING PHASE 1, AN ADDITION TO THE CITY OF ANNA, COLLIN COUNTY TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN CLERK'S FILE NO. 20060123010000130 (VOLUME 2006, PAGE 22), PLAT RECORDS COLLIN COUNTY, TEXAS.

Date of Sale: February 7, 2017 between the hours of 10:00 AM and 1:00 PM.

Earliest Time Sale Will Begin: 10:00 AM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the COLLIN County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

MITCH JORDAN OR BOB DICKERSON, PHILLIP PIERCEALL, CRAIG MUIRHEAD, CLAY GOLDEN, DOUG RODGERS, WENDY LAMBERT, ROSS BANDY, TRAVIS KADDATZ, TROY ROBINETT, TERRY WATERS, ROBERT AGUILAR, FREDERICK BRITTON, KRISTIE ALVAREZ, EVAN PRESS, MATT HANSEN, ROBERT ORTOLANI, SHELLEY ORTOLANI, MARY MANCUSO, LIZ HARRIS, CHERYL HARRIS OR MICHELE HREHA OR JOHN PHILLIP MARQUEZ have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

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.

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 the Mortgagor, the Mortgagee or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER

[Signature]
BACHILL U. DONNELLY, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, Suite 2800
Houston, Texas 77002
Reference: 2016-011012

[Signature]
MITCH JORDAN OR BOB DICKERSON, PHILLIP PIERCEALL, CRAIG MUIRHEAD, CLAY GOLDEN, DOUG RODGERS, WENDY LAMBERT, ROSS BANDY, TRAVIS KADDATZ, TROY ROBINETT, TERRY WATERS, ROBERT AGUILAR, FREDERICK BRITTON, KRISTIE ALVAREZ, EVAN PRESS, MATT HANSEN, ROBERT ORTOLANI, SHELLEY ORTOLANI, MARY MANCUSO, LIZ HARRIS, CHERYL HARRIS OR MICHELE HREHA OR JOHN PHILLIP MARQUEZ
c/o AUCTION.COM, LLC
1 Mauchly
Irvine, California 92618