Notice of Trustee's Sale

Notice is hereby given of a public non-judicial foreclosure sale.

2013 JUL 23 PH 12:02 Property to Be Sold. The property to be sold is described as follows 1.

20015 Lucia Lane, Humble, Texas 77346 a/k/a Lot 31, in Block 25, of Pinehurst of Atascocita, Section 7, according to the map or plat thereof recorded in Volume 286, Page 73 of the Map Records of Harris County, Texas.

- 2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded under 20080574797 of the Real Property Records of Harris County, Texas, dated on November 24, 2008 and recorded on November 25, 2008.
- 3. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date:

September 3, 2013

Time:

The sale will begin no earlier than 10:00 A.M or no later than three hours

thereafter.

Place:

Lobby of the Harris County Family Law Center at 1115 Congress Avenue,

Houston, Texas 77002.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law, the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the deed of trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (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 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

- 5. Type of Sale. The sale is a non-judicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Dwayne and Fina Mayberry, as Borrower to H.M.M. Co., Inc. dba Realty Mortgage, as Lender and Beneficiary.
- 6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of \$89,900.00, executed by Dwayne and Fina Mayberry, as Borrower, and payable to the order of H.M.M. Co., Inc. dba Realty Mortgage. H.M.M. Co., Inc. dba Realty Mortgage is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

As of July 23, 2013, there was owed \$105,348.32 on the note.

Questions concerning the sale may be directed to the undersigned at 713.443.6744.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated: Tuesday, July 23, 2013.

Kevin S. Steinberg, Trustee

P.O. Box 6567

Houston, Texas 77265 Phone: 713.443.6744

Fax: 713.490.3175