

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
8/25/2006

**Grantor(s)/Mortgagor(s):**  
ALBERT C ZAPATA AND RAQUEL D ZAPATA,  
HUSBAND AND WIFE

**Original Beneficiary/Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS"), ACTING SOLELY AS NOMINEE FOR  
FIRST FRANKLIN, A DIVISION OF NATIONAL CITY  
BANK FIRST FRANKLIN, A DIVISION OF NATIONAL  
CITY BANK, ITS SUCCESSORS AND ASSIGNS

**Current Beneficiary/Mortgagee:**  
Wells Fargo Bank, National Association, as trustee for the  
holders of the First Franklin Mortgage Loan Trust 2006-  
FF15 Mortgage Pass-Through Certificates, Series 2006-  
FF15

**Recorded in:**  
**Volume:** 75  
**Page:** 325  
**Instrument No:** 99909

**Property County:**  
REAGAN

**Mortgage Servicer:**  
Select Portfolio Servicing, Inc. is representing the Current  
Beneficiary/Mortgagee under a servicing agreement with the  
Current Beneficiary/Mortgagee.

**Mortgage Servicer's Address:**  
3217 S. Decker Lake Dr.,  
Salt Lake City, UT 84119

**Legal Description:** LOT FOUR (4), BLOCK THIRTY-SEVEN (37), W.T. MILLS SUBDIVISION TO THE CITY OF BIG LAKE, REAGAN COUNTY, TEXAS; ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 1, PAGE 19, PLAT RECORDS OF REAGAN COUNTY, TEXAS.

**Date of Sale:** 11/1/2022

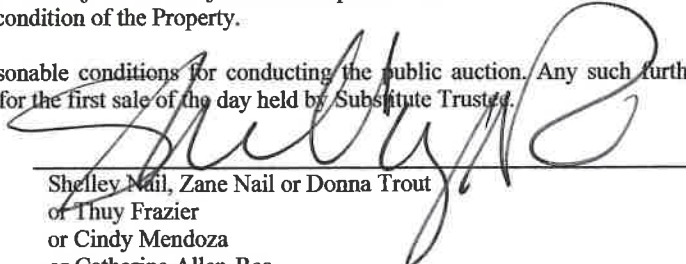
**Earliest Time Sale Will Begin:** 1pm

**Place of Sale of Property:** THE VESTIBULE AREA IMMEDIATELY INSIDE THE FRONT DOOR (SOUTH DOOR) OF THE COURTHOUSE 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.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.



Shelley Nail, Zane Nail or Donna Trout  
or Thuy Frazier  
or Cindy Mendoza  
or Catherine Allen-Rea  
or Cole Patton, Substitute Trustee  
McCARTHY & HOLTHUS, LLP  
1255 WEST 15TH STREET, SUITE 1060  
PLANO, TX 75075

**Notice Pursuant to Tex. Prop. Code § 51.002(i):**

**Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National 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.**

FILED at 11:17A M  
Reagan County

SEP 15 2022

Terri Curry  
County and District Clerk  
By  Dep

**MH File Number:** TX-22-81347-POS  
**Loan Type:** Conventional Residential

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