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March 17, 2009

JARROD WILBORN
2410 CHUCKBERRY STREET
HOUSTON, TX 77080

RE: Mortgage Servicer: SAXON MORTGAGE SERVICES, INC.
Original Borrower: JARROD WILBORN, A SINGLE MAN
Original Amount of Note: \$160,000.00
Loan No.: 2000424390
File No.: 158647

NOTICE OF ACCELERATION AND NOTICE OF FORECLOSURE

This firm is attempting to collect the Debt and any information obtained will be used for that purpose.

This firm represents the Mortgage Servicer identified above in connection with collection of the above referenced Loan (the "Debt"). Our client has advised us that the Loan is in default, as that term is defined in the Note and/or Deed of Trust referenced in the enclosed Notice. Notwithstanding that prior Notice of Default and an opportunity to cure the default has been provided, the loan remains in default. This letter is therefore sent to provide notice of the following:

SAXON MORTGAGE SERVICES, INC. is acting as the Mortgage Servicer for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR LENDER, ITS SUCCESSORS OR ASSIGNS, who is the Mortgagee and the owner and holder of the Note and Deed of Trust secured by the property identified in the enclosed Notice. SAXON MORTGAGE SERVICES, INC., as Mortgage Servicer is representing the Mortgagee, whose address is C/O SAXON MORTGAGE SERVICES INC., 4708 MERCANTILE DRIVE NORTH, FORT WORTH, TX 76137, under a servicing agreement with the Mortgagee. Pursuant to Texas Property Code Sec. 51.0025, the Mortgage Servicer is authorized to administer the foreclosure of the property secured by the above referenced loan.

The maturity of the Note is hereby accelerated and demand is hereby made for payment of the balance of all sums due and owing pursuant to the terms of the Note and Deed of Trust. In the event such payment is not timely received, then the Property will be sold at Foreclosure (The "Foreclosure Sale") as described in the following paragraph. (Demand is made only as to those who are obligated to make payments under the terms of the Note or Deed of Trust and demand is not made as to anyone who has been released or discharged from such obligations or anyone who is a maker of a non-recourse Note.)

On Tuesday, APRIL 7, 2009, between the hours of 1:00 PM AND 4:00 PM, the Trustee, or the Substitute Trustee, will conduct the Foreclosure Sale of the Property and sell the Property to the highest bidder. The Foreclosure Sale will be conducted at the HARRIS County Courthouse in the area designated by the Commissioners Court of HARRIS County, or if no area is designated by the Commissioners Court, or as further designated by the County Commissioners in the usual and customary place in that County.

Our client advises us that the principal balance on the Debt owed is \$159,374.25, plus interest accruing from the date of your default, late charge expenses of collection and this firm's attorney fees.

If you have any questions concerning this matter please contact the Reinstatement Department at the above referenced number.

Sincerely,
Mann & Stevens, P. C.
Foreclosure Department

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on JANUARY 22, 2007, JARROD WILBORN, A SINGLE MAN executed a Deed of Trust conveying to JOE E. SHAW as Trustee, the Real Property herein described to secure MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR GE MONEY BANK, A FEDERAL SAVINGS BANK in the payment of that certain Promissory Note of even date therewith in the original principal sum of \$160,000.00; said Deed of Trust being recorded UNDER COUNTY CLERK'S FILE NO. 20070049196 of the Deed of Trust Records of HARRIS County, Texas; and

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

WHEREAS, SAXON MORTGAGE SERVICES, INC. is the Mortgage Servicer representing the owner and holder of said Promissory Note MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR LENDER, ITS SUCCESSORS OR ASSIGNS , whose address is C/O SAXON MORTGAGE SERVICES INC., 4708 MERCANTILE DRIVE NORTH, FORT WORTH, TX 76137 as Mortgage Servicer is representing the Mortgagee under a servicing agreement with the Mortgagee and SAXON MORTGAGE SERVICES, INC. as representative for the Mortgagee has requested the undersigned to sell said real property to satisfy the indebtedness.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, APRIL 7, 2009 between the hours of 1:00 PM AND 4:00 PM, either one of the Trustees, will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness that is superior to the Deed of Trust, the following described property:

LOT THREE (3), IN BLOCK FOUR (4), OF EMNORA HEIGHTS SUBDIVISION, A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER FILM CODE NO. 568155 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of HARRIS County, Texas for such sales or as further designated by the County Commissioners.

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, without any representations and warranties whatsoever, express or implied.

IN WITNESS HEREOF, this instrument has been executed to be effective as of MARCH 16, 2009.

/s/

THOMAS E. REDER OR REX L. KESLER
Substitute Trustee(s)
C/O MANN & STEVENS, P.C.
550 WESTCOTT ST., STE. 560
HOUSTON, TX 77007

Return To:
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