

Notice of [Substitute] Trustee 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: 07/01/2025

Time: The sale will begin at 01:00 PM or not later than three hours after that time

Place: Austin County, Texas at the following location: **INSIDE THE FOYER OF THE AUSTIN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 1327 Maler Rd, Sealy, TX 77474-1671

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 04/11/2005 and recorded 04/18/2005 in Document 052321, real property records of Austin County, Texas, with **Edward Hill and wife Victor Hill** grantor(s) and OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION as Lender, Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2005-OPT1, Asset-Backed Certificates, Series 2005-OPT1 as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **Edward Hill and wife Victor Hill**, securing the payment of the indebtedness in the original principal amount of **\$147,250.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2005-OPT1, Asset-Backed Certificates, Series 2005-OPT1** is the current mortgagee of the note and deed of trust or contract lien.

FILED

2025 MAY -1 AM 11:33

Diana D. [Signature]
COUNTY CLERK
AUSTIN COUNTY, TEXAS

Notice of [Substitute] Trustee Sale

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN AUSTIN COUNTY, TEXAS, IN THE ISAAC GIFFORD SURVEY, ABSTRACT NO. 179, AND BEING PART OF A CERTAIN 4.8869 ACRE TRACT OF LAND SET ASIDE FOR LESTER DOWNEY IN AN AGREED JUDGEMENT OF PARTITION RECORDED IN VOLUME 683, PAGE 118 OF THE OFFICIAL RECORDS OF AUSTIN COUNTY, TEXAS. AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A ½ INCH IRON PIPE FOUND AT THE EAST CORNER OF THE SAID DOWNEY 4.8869 ACRE TRACT OF LAND IN THE SOUTHWEST LINE OF MALER ROAD. THIS POINT ALSO BEING THE NORTH CORNER OF A 4.8869 ACRE TRACT OF LAND SET ASIDE FOR JO DOWNEY SEVALIA, A/K/A JOELLA JERRELLS, A/K/A JOE DOWNEY JERRELS IN AN AGREED JUDGEMENT OF PARTITION RECORDED IN VOLUME 683, PAGE 118 OF THE OFFICIAL RECORDS OF AUSTIN COUNTY, TEXAS: THENCE, WITH THE COMMON LINE BETWEEN THE DOWNEY AND JERRELLS TRACT OF LAND, SOUTH 45°00'00" WEST FOR 208.71 FEET TO A ½ INCH IRON PIN SET FOR THE SOUTH CORNER OF THIS 1.000 ACRE TRACT OF LAND; THENCE, NORTH 45° 05' 00" WEST FOR 208.71 FEET TO A ½ INCH IRON PIN SET FOR THE WEST CORNER OF THIS 1.000 ACRE TRACT OF LAND; THENCE, NORTH 45°00'00" EAST FOR 208.71 FEET TO A ½ INCH IRON PIN SET FOR THE NORTH CORNER OF THIS 1.000 ACRE TRACT OF LAND IN THE SOUTHWEST LINE OF MALER ROAD; THENCE, WITH THE SOUTHWEST LINE OF MALER ROAD, SOUTH 45°05'00" EAST FOR 208.71 FEET TO THE PLACE OF BEGINNING AND CONTAINING 1.000 ACRE OF LAND. THE BEARINGS RECITED HEREIN ARE BASED ON THE SOUTHEAST LINE OF THE LESTER DOWNEY TRACT OF LAND.

8. 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. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation
PO BOX 24605
West Palm Beach, FL 33416-4605
Phone: 877-744-2506

2025-0015

TS No.: 2016-02163-TX
18-001299-673

Notice of [Substitute] Trustee Sale

9. Limitation of Damages: 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.

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 OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Date: 04/29/2025



Mark Bombick – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

For additional sale information visit: www.auction.com or (800) 280-2832

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

Certificate of Posting

I am _____ whose address is c/o AVT Title Services, L.L.C. 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on _____ I filed this Notice of Foreclosure Sale at the office of the Austin County Clerk and caused it to be posted at the location directed by the Austin County Commissioners Court.

NOTICE OF ACCELERATION AND NOTICE OF 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.

DEED OF TRUST INFORMATION:

Date: 03/03/2020
Grantor(s): JASON GAINES, A SINGLE MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS

Original Principal: \$179,797.00
Recording Information: Instrument 200981
Property County: Austin
Property: (See Attached Exhibit "A")
Reported Address: 417 N MEINECKE ST, BELLVILLE, TX 77418

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Idaho Housing and Finance Association
Mortgage Servicer: Idaho Housing and Finance Association
Current Beneficiary: Idaho Housing and Finance Association
Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale: Tuesday, the 1st day of July, 2025
Time of Sale: 01:00PM or within three hours thereafter.
Place of Sale: AT THE FOYER OF THE AUSTIN COUNTY COURTHOUSE in Austin County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Austin County Commissioner's Court, at the area most recently designated by the Austin County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Megan Randle, Robert Randle or Ebbie Murphy, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Megan Randle, Robert Randle or Ebbie Murphy, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

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2025 MAY 23 AM 11:31
COUNTY CLERK
AUSTIN COUNTY, TEXAS

2025-0016

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Substitute Trustee(s): Megan Randle, Robert Randle or Ebbie Murphy, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER



Megan L. Randle

Certificate of Posting

I am Megan L. Randle whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 5/22/25 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Austin County Clerk and caused it to be posted at the location directed by the Austin County Commissioners Court.

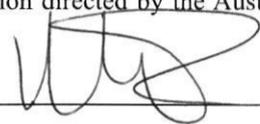
By: 

Exhibit "A"

ALL THAT TRACT OR PARCEL OF LAND CONSISTING OF 0.200 ACRES LOCATED IN THE JOHN NICHOLS LEAGUE, A-73, "CITY OF BELLVILLE", AUSTIN COUNTY, TEXAS. SUBJECT TRACT BEING THAT SAME TRACT DESCRIBED IN DEED TO CLAYTON WILLIAMS, AND WIFE, JIMMIE ODOM WILLIAMS, RECORDED IN FILE# 074540 OF THE OFFICIAL RECORDS OF AUSTIN COUNTY, TEXAS. SAID TRACT CONSISTING OF 0.200 ACRES AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND IN THE SOUTH RIGHT-OF-WAY OF GREENHILL STREET (50' R.O.W.) AT ITS INTERSECTION WITH MEINECKE STREET (50' R.O.W.) AND BEING THE NORTHEAST CORNER OF THAT 2,250 SQ. FT. TRACT DESCRIBED IN DEED TO THE CITY OF BELLVILLE RECORDED IN VOLUME 627, PAGE 389 O.R.A.C.T. FOR THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE S 65D 18' 00" E, PASSING AT 19.54 FT. A 1/2" IRON ROD FOUND FOR THE SOUTHWEST CORNER OF LOT 1 OF ROBERT MEINECKE SUBDIVISION RECORDED IN VOLUME 371, PAGE 903 DEED RECORDS OF AUSTIN COUNTY, TEXAS AND CONTINUING, A TOTAL DISTANCE OF 116.00 FT. TO A POINT AT AN EXISTING FENCE CORNER POST FOR THE NORTHWEST CORNER OF THE 0.257 ACRE TRACT DESCRIBED IN DEED TO MARTIN L. AND ROBIN A. GESSNER RECORDED IN FILE# 135041 O.R.A.C.T. AND THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE S 24D 58' 44" W, WITH THE COMMON LINE WITH THE 0.257 ACRE TRACT, A DISTANCE OF 75.00 FT. TO A POINT FOR CORNER AT AN EXISTING FENCE CORNER POST FOR THE NORTHEAST CORNER OF THE 0.256 ACRE TRACT DESCRIBED IN DEED TO ROBIN D. DONALDSON RECORDED IN FILE# 997143 O.R.A.C.T. AND THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE N 65D 17' 57" W, WITH THE COMMON LINE WITH THE 0.256 ACRE ADJOINING TRACT, A DISTANCE OF 117.00 FT. TO A 1/2" IRON ROD FOUND FOR THE SOUTHEAST CORNER OF THE 2,250 SQ. FT. CITY OF BELLVILLE TRACT AND THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED TRACT;

THENCE N 25D 44' 34" E, WITH THE COMMON LINE WITH THE 2,250 SQ. FT. CITY OF BELLVILLE TRACT, A DISTANCE OF 75.01 FT. TO THE PLACE OF BEGINNING AND CONTAINING 0.200 ACRES.

NOTES: BEARINGS SHOWN HEREON ARE BASED ON THE PLAT OF ROBERT MEINECKE SUBDIVISION RECORDED IN VOLUME 371, PAGE 903 O.R.A.C.T.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**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 OR AUTHORIZED
AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

Matter No.: 136157-TX

Date: May 27, 2025

County where Real Property is Located: Austin

ORIGINAL MORTGAGOR: TIERRA KINSEY AND ANTHONY KINSEY, WIFE AND HUSBAND

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR PENNYMAC LOAN SERVICES,
LLC, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 7/15/2022, RECORDING INFORMATION: Recorded on 7/20/2022, as Instrument No. 224198

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT 4, BLOCK 4 OF BRAZOS COUNTY
SUBDIVISON, SECTION II, A SUBDIVISON IN AUSTIN COUNTY, TEXAS, ACCORDING TO THE
PLAT THEREOF RECORDED IN VOLUME 1, PAGE 25 OF THE PLAT RECORDS OF AUSTIN
COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **7/1/2025**, the foreclosure sale will be conducted in **Austin** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **1:00 PM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC
3043 Townsgate Rd, Suite 200
Westlake Village, CA 91361

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 property securing the above referenced loan.

FILED
2025 MAY 30 PM 3: 22

Page 1 of 2

Diane Day
COUNTY CLERK
AUSTIN COUNTY, TEXAS

AP NOS/SOT 08212019

2025-0017

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE MEGAN L. RANDLE, EBBIE MURPHY, PETE FLOREZ, DEBBY JURASEK, JENNYFER SAKIEWICZ, CASPER RANKIN, LAUREL HANDLEY, HOLLIS HAMILTON** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, CA 92108-0935, Phone: (866) 931-0036.

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.

By: *Hollis Hamilton* 
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:
ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

NOTICE OF FORECLOSURE SALE

Property: 2234 S. FM 331, Sealy, TX 77474

Date of Notice: June 9, 2025

Deed of Trust (The term "Deed of Trust" means the Deed of Trust as modified, renewed, and/or extended.):

Dated: February 17, 2023
Trustee: Dora Ann Gostecnik
Address: P. O. Box 449
Pattision, Waller County, Texas 77466

Substitute Trustee: Mark D. Wilson
Address: 5 E. Main Street
Bellville, TX, 77418

Grantors: Mark L. Sargent and Linda L. Sargent

Mortgagees: Ronald J. Skewis and Linda S. Skewis (hereafter "Lenders")

Recording Information: Instrument #231040 of the real property records of Austin County, Texas.

Property Address: 2234 S. FM 331, Sealy, TX 77474

Legal Description: 4.82 acres of land located in the Lower League and a Half of the Cummings Hacienda, A-31, Austin County, Texas and being the same 4.82 acres of land described as "Tract Two" in the deed from R. W. Hintz, et al., to George E. Tharp, et ux, dated November 21, 1967 and recorded in Volume 298, Page 18, Deed Records of Austin County, Texas

Note Secured by Deed of Trust (The term "Note" herein shall mean the Note as so modified, renewed, and/or extended.):

Date: February 17, 2023
Principal: \$33,750.00
Makers: Mark L. Sargent and Linda L. Sargent
Lenders: Ronald J. Skewis and Linda S. Skewis

FILED
2025 JUN -9 AM 11:49

Diana Olson
COUNTY CLERK
AUSTIN COUNTY, TEXAS

2025-0018

- Property:** All real property and improvements as described in and mortgaged in the Deed of Trust, including all rights and appurtenances thereto, with the exception of any Released Property.
- Sale Location:** In the foyer of the Austin County Courthouse, located at One East Main Street, Bellville, Texas 77418 or if a different area has been designated by the Austin County Commissioners' Court, as authorized under Section 51.002 of the Texas Property Code, then in such designated area.
- Sale Date:** July 1, 2025
- Sale Time:** The public auction of the Foreclosure Sale will take place between the hours of 10:00 a.m. and 4:00 p.m. local time. The earliest time the sale will begin is 10 a.m. or within three hours from that time.
- Terms of the Sale:** This public Foreclosure Sale will sell all property "AS IS" at a public auction to the highest cash bidder, with the exception of the Lenders, who will be allowed to bid credit against the amount owed under the obligation secured by the lien in the Deed of Trust.

Due to the default in payment of the Note and in performance of the obligations under the terms of the Deed of Trust, the Lenders directed the Substitute Trustee to administer the trust provisions.

The above-described Deed of Trust encumbers real property. This document constitutes formal notice by the Lenders that the Lenders through their Substitute Trustee will foreclose and sell the property, as described in Lenders' rights and remedies under the Deed of Trust and in accordance with the terms of Section 9.604(a) of the Texas Business and Commerce Code and the Deed of Trust.

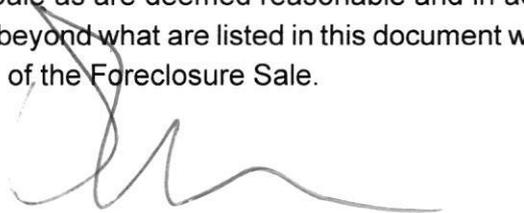
Notice is hereby given that the Foreclosure Sale will commence at the Sale Location on the Sale Date and within the Sale Time indicated above. At that time, the Substitute Trustee will direct the sale of the property described in the Deed of Trust in the manner allowed by the Deed of Trust and applicable Texas law.

If there is any postponement or rescheduling of the Foreclosure Sale, additional notice will be reposted and refiled in accordance with the terms of the Deed of Trust and applicable Texas law.

Potential purchasers are reminded that this sale of property is made subject to the exceptions to conveyance and warranties of the Deed of Trust, all prior liens and defects to title, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust, and any rights of rescission as set forth in the Texas Property Code. Potential purchasers should examine the property records describing the property within the Deed of Trust for further assurances.

Pursuant to Section 51.009 of the Texas Property Code, this property will be sold "AS IS" to the highest cash bidder. Please be aware that the sale of this property will not include any possession warranties, title warranties, warranties of quiet enjoyment or other warranties, except as expressly provided by the Deed of Trust. All potential purchasers should conduct examinations of the property records for further assurances.

Pursuant to Section 51.0075(a) of the Texas Property Code, the Substitute Trustee will establish conditions for the Foreclosure Sale as are deemed reasonable and in accordance with the Texas Property Code. Any conditions beyond what are listed in this document will be disclosed prior to the opening of bidding on the day of the Foreclosure Sale.



Mark D. Wilson, Substitute Trustee