NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:

1/8/2009

Original Beneficiary/Mortgagee:

LEND AMERICA, INC.

Recorded in: Volume: 1724

Page: 427

Instrument No: 00053170

Mortgage Servicer:

Grantor(s)/Mortgagor(s):

JOHNNIE RAYMOND TOWNZEN, JR, A SINGLE

Current Beneficiary/Mortgagee:

Reverse Mortgage Funding LLC

Property County:

HILL.

Mortgage Servicer's Address:

3900 Capital City Blvd.,

Lansing, MI 48906

Legal Description: SEE ATTACHED EXHIBIT "A".

Celink is representing the Current Beneficiary/Mortgagee under

a servicing agreement with the Current Beneficiary/Mortgagee.

Date of Sale: 1/4/2022

Earliest Time Sale Will Begin: 11am

Place of Sale of Property: EAST DOOR OF THE HILL COUNTY 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.

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.

Donna Stockman, David Stockman, Brenda Wiggs, Guy Wiggs,

Michelle Schwartz, Janet Pinder or Kathy Arrington

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

MH File Number: TX-18-67798-RM

Loan Type: FHA

EXHIBIT "A" LEGAL DESCRIPTION

FIELD NOTES for a certain lot, tract or parcel of land containing 6.414 Acres and being TRACT 8 situated in the Maria Rosa Urrutia Survey, Abst. No. 921 in Hill County, Texas. Said land being a portion of that certain 59.62 acre tract conveyed by R.T. Swillings, Jr. to Vision Investments, Inc. by deed dated August 15, 1977 and recorded in Vol. 563, Page 566 of the Hill County Deed Records and being more particularly described as follows:

Beginning at an iron pin set for the northwest corner of this tract. Said point being on the south line of a street and also being the northeast corner of Tract 9. Said point also being S 32-13' E, 1,194.9 ft. and N 57-47' E, 368.6 ft. from the northwest corner of said 59.62 acre tract.

Thence N 57-47' E, 262.9 ft. to an iron pin set for an outside ell corner of this tract.

Thence S 32-13' E, 70 ft. to an iron pin set for an inside ell corner of this tract and the southwest corner of Tract 7.

Thence N 57-47' E, 374.8 ft. to an iron pin set for the northeast corner of this tract and the southeast corner of Tract 7.

Thence S 4-32' E, 588.2 ft. to an iron pin set for the southeast corner of this tract.

Thence S 57-47' W, 364.4 ft. to an iron pin set for the south-west corner of this tract and the southeast corner of Tract 9.

Thence N 32-13' W, 590.9 ft. to the point of beginning, said tract containing 6.414 acres of land, more or less.