Notice of Foreclosure Sale

FILED
NICOLE TANNER, COUNTY CLERK
HILL COUNTY, TEXAS

March 25, 2016

2016 APR 11 A 11: 22

Deed of Trust ("Deed of Trust"):

Dated:

October 11, 2004

Grantor:

James R. Hill, Thelma D. Hill and Marcia I. Hill

Trustee:

Kevin T. Clayton

Lender:

Vanderbilt Mortgage and Finance, Inc.

Recorded in:

Book 1310, Page 0564 of the real property records of Hill County,

Texas

Legal Description:

See Exhibit A

In addition to manufactured home more particularly described by

Serial No. CLW021278TX

Secures:

Promissory Note ("Note") in the original principal amount of

\$60,599.30, executed by James R. Hill, Thelma D. Hill and Marcia

I. Hill ("Borrower") and payable to the order of Lender

Substitute Trustee:

Craig C. Lesok and Glenda Diaz

Substitute Trustee's

Address:

226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Foreclosure Sale:

Date:

Tuesday, May 3, 2016

Time:

The sale of the Property will be held between the hours of 10:00

A.M. and 4:00 P.M. local time; the earliest time at which the

Foreclosure Sale will begin is 10:00 A.M.

Place:

The East door of Hill County Courthouse, or if the preceding area

is no longer the designated area, at the area most recently

designated by the County Commissioner's Court

Terms of Sale:

The Foreclosure Sale will be conducted as a public auction and the

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Property will be sold to the highest bidder for cash, except that Vanderbilt Mortgage and Finance, Inc.'s bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Vanderbilt Mortgage and Finance, Inc., the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Vanderbilt Mortgage and Finance, Inc.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Vanderbilt Mortgage and Finance, Inc.'s rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Vanderbilt Mortgage and Finance, Inc. passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Vanderbilt Mortgage and Finance, Inc. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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 Notice of Foreclosure Sale- Page 2

written notice of the active duty military service to the sender of this notice immediately.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) DENTIFIED 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.

Craig C. Lesok and/ or Glenda Diaz

226 Bailey Ave, Ste 101

Fort Worth, TX 76107

Telephone (817) 882-9991

Telecopier (817) 882-9993

E-mail: craig@lesoklaw.com

EXIBIT "A"

HILL COUNTY

All that certain lot, tract, or parcel of land situated in the J.

Sherwood Survey Abstract 814, Hill County, Texas, and being a portion of a called 20 acre tract of land described as First Tract by Deed of Trust recorded in Volume 185, Page 169 of the Deed of Trust Records of Hill County, Texas. Said tract or parcel of land being more fully described by metes and bounds as follows:

BEGINNING on a found nail for the southwest corner of this tract and the above mentioned 20 acre tract located in the center line of County Road No. 1313, said point being on the west line of the J. Sherwood Survey A-814 and the east line of the A. Bragg Survey A-67; Witness: N60° 00'00"E 24.1 feet, a found 5/8" iron rod.

THENCE with said center line and common survey line N29° 35' 07' W 139.00 feet to the northwest corner of this tract; Witness: N58° 45'14"E 23.0 feet, a set \(\frac{1}{2} \) iron rod.

THENCE with the north end of this tract N58° 45'14"E 100.76 feet, N47° 30' 28" E 97.80 feet, N55° 14'50" 19.55 feet, N74° 20' 39' E 87.57 feet and N60° 00'01" E 1067.77 feet to a set ½" iron rod for the northeast corner of this tract;

THENCE S30° 22' 15" E 148.90 feet to a set 1/2" iron rod for the southeast corner of this tract;

THENCE S60° 00'00"W 1450.00 feet to the place of beginning and containing 5.00 acres of land.