NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date: July 15, 2014

Deed of Trust

Date: August 14, 2010 Grantor: John Kelley

Grantor's County: Hill County, Texas

Beneficiary: First State Bank & Trust Company

Trustee: C.M. Newton III

Substitute Trustee: Michael W. McDonald

Substitute Trustee's Address: P.O. Box 257, Hillsboro, TX 76645

Recording Information: Volume 1652, Page 312, Hill County Official Public Records

Property:

All that certain lot, tract or parcel of land being Lots Five (5), Six (6), Seven (7), and Eight (8), Block 88, Original Town of Hubbard, Hill County, Texas according to the plt recorded in Volume 695, Page 257, Hill County, Texas.

Note

Date: August 14, 2010 Amount: \$81,843.54 Debtor: John Kelley

Holder: First Bank & Trust Company

Date of Sale of Property (first Tuesday of month): August 5, 2014

Earliest Time of Day at which Sale will Occur: 10:00 a.m.

Place of Sale of Property (including county): The East door of the Hill County Courthouse in the City of Hillsboro, Hill County, Texas.

Because of default in performance of the obligations of the Deed of Trust, the Substitute Trustee will sell the property "as is" by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above or within three hours after that time.

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.

Michael W. McDonald, Substitute Trustee