NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date: October 31, 2014

Deed of Trust

Date: July 24, 2014

Grantor: Robin Ramirez, a single person Grantor's County: Hill County, Texas

Beneficiary: Citizens State Bank Whitney, Texas

Trustee: John W. Thiele

Substitute Trustee: Michael W. McDonald

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

Recording Information: Volume 1720, page 842, Hill County Official Public Records

Property:

TRACT ONE:

All that certain lot, tract or parcel of land being a part of Lot Fifty (50) of Angler's Haven Unit No. Two Subdivision, Hill County, Texas, more particularly described on Exhibit A which is attached hereto and made a part hereof for all purposes.

TRACT TWO:

An easement more particularly described in Exhibit A attached hereto and made a part hereof for all purposes.

Note

Date: July 24, 2012 Amount: \$88,480.79

Debtor: Robin Ramirez, a single person Holder: Citizens State Bank Whitney, Texas

Date of Sale of Property (first Tuesday of month): December 2, 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

STATE OF TEXAS COUNTY OF HILL

All that certain tract or parcel of land being a right of way easement of ingress and egress from a public road (cul-de-sac) to the West portion of Lot 50. Unit Two, Anglers Haven, being situated in the County of Hill, State of Texas, being a part of Lots 50 and 51, Unit Two, Anglers Haven according to the plat of record in Volume 162, page 88, Deed Records, Hill County, Texas and being more particularly described as follows. All bearings being referred to True North.

BEGINNING at a point in the West line of a public road (cul-de-sac) for a corner, said corner being the Northeast corner of said Lot 51;

THENCE With the West line of said public road (cul-de-sac) and the East line of said Lot 51, with the arc of a curve to the left, whose radius is 85.0 feet and whose long chord bears South 04 degrees, 51 minutes and 00.5 seconds West 15.21 feet, a distance of 15.23 feet to a point for a corner;

THENCE South 85 degrees, 13 minutes and 10 seconds West, a distance of 175.58 feet to a point for a corner;

THENCE South 68 degrees and 25 minutes West, a distance of 32.82 feet to a point for a corner;

THENCE North 25 degrees, 12 minutes and 54 seconds West, a distance of 15.03 feet to an iron pin for a corner, said corner being in the North line of said Lot 50;

THENCE North 68 degrees and 25 minutes Bast, with the North line of said Lot 50, a distance of 36.0 feet to a Government Monument No. C-278-16 for a corner, said corner being an ell corner of said Lots 50 and 51;

THENCE North 85 degrees, 13 minutes and 10 seconds East, a distance of 180.35 feet to the point of beginning.

EXHIBIT A, page two of two

STATE OF TEXAS COUNTY OF HILL

Pield notes for WHOM IT MAY CONCERN:

All that certain tract or parcel of land situated in the County of Hill, State of Texas, being a part of Lot 50, Unit Two, Anglers Haven according to the plat of record in Volume 162, page 88, Deed Records, Hill County, Texas and being more particularly described as follows. All bearings being referred to True North.

BEGINNING at a Government Monument No. C-278-18 for a corner, said corner being the Southwest corner of Lot 50, Unit Two, Anglers Haven, an addition to Hill County, Texas;

THENCE North 01 degrees and 30 minutes West, with the West line of said Lot 50, a distance of 51.7 feet to a Government Monument No. C-278-17 for a corner, said corner being the Northwest corner of said Lot 50;

THENCE North 68 degrees and 25 minutes East, with the North line of said Lot 50, a distance of 101.0 feet to an iron pin for a corner;

THENCE South 25 degrees, 12 minutes and 54 seconds East, a distance of 110.33 feet to an iron pin for a corner, said corner being in the South line of said Lot 50;

THENCE North 85 degrees and 30 minutes West, with the South line of said Lot 50, a distance of 140.0 feet to the point of beginning.

EXHIBIT A, page one of two