NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date: January 12, 2018

Substitute Trustee: Jennifer A. Crabtree, J. Todd Weber, Gary Thornton, John R. Resendez, Teresa L.Woods, or Michael Fleming

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Substitute Trustee's Address:

P.O. Box 1600 San Antonio, Texas 78296 Bexar County

Beneficiary: FROST BANK f/k/a THE FROST NATIONAL BANK

Beneficiary's Address:

P.O. Box 1600 San Antonio, Texas 78296 Bexar County

Promissory Note (the "Note"):

Date:	February 3, 2005
Principal:	\$29,447.24
Maker:	CEASAR EDWARD BELSER and LISA R. BELSER
Original Payee/Holder: SUMMIT BANK N.A.	

Current Payee/Holder: FROST BANK f/k/a THE FROST NATIONAL BANK (by merger)

Deed of Trust:

Date:	February 3, 2005
Grantor:	CEASAR E. BELSER and LISA R. BELSER
Original Mortgagee:	SUMMIT BANK N.A.
Current Mortgagee:	FROST BANK f/k/a THE FROST NATIONAL BANK (by merger)
Recording information	Recorded as Instrument 2005-00001328, Book OR, Volume 1328, Page 697, in the Official Public Records of Hill County, Texas.

Property To Be Sold: The property to be sold (the "Property") is described as follows:

LOT 26 OF THE WHITE BLUFF NINETEEN SUBDIVISION, AS DESCRIBED IN THE PLAT THEREOF RECORDED IN THE MAP AND PLAT RECORDS OF HILL COUNTY, TEXAS (The "Property").

Date, Time, and Place of Sale: The sale is scheduled to be held at the following date, time, and place:

Date: February 6, 2018

- Time: The sale shall begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale shall be completed by no later than 1:00 p.m.
- Place: East door of the Hill County Courthouse located in Hillsboro, Texas, or at the area most recently designated by the Hill County Commissioners Court.

Terms of Sale: Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". THERE IS NO WARRANTY RÉLATING TO TITLE, POSSESSION, QUIĒT ENJOYMENT, OR THE LIKE FOR THE PROPERTY IN THIS DISPOSITION.

The 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 sale will necessarily be made subject to all other matters of record affecting the Property, if any. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of any such matters.

Questions concerning the sale may be directed to the undersigned or to the Beneficiary at:

Dywane W. Shirley Frost Bank f/k/a The Frost National Bank P.O. Box 1600 San Antonio, Texas 78296 Telephone: (210) 220-4011

Default and Request To Act: Default has occurred under the Deed of Trust, and the Beneficiary has requested the Substitute Trustee to conduct this sale.

DATED January 12, 2018. John R. Resendez, Substitute Trustee § § 8

STATE OF TEXAS

COUNTY OF BEXAR

This instrument was acknowledged before me on this day, January 12, 2018, by John R. Resendez, Substitute Trustee.

CAROLYN A JANIK Notary Public, State of Texas Comm. Expires 03-15-2019 Notary ID 10121842

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Notary Public, State of Texas