NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date: December 4, 2015

Deed of Trust

Date: May 11, 2006 Grantor: Kevin Gantos

Grantor's County: Hill County, Texas

Beneficiary: National Recreational Properties of Texas, LLC Trustee: National Recreational Properties of Texas, LLC

Substitute Trustee: Gardner Haas PLLC

Substitute Trustee's Address: 2828 Routh St., Ste. 660, Dallas, Texas 75201

Recording Information: Volume 1415, Page 713, Hill County Official Public Records

Property: All that certain lot, tract or parcel of land being Lot Forty-Seven (047), White Bluff Forty-Five Subdivision, Lake Whitney, Hill County, Texas, according to the plat thereof recorded in Slide 168-AB of the Official Plat Records of Hill County, Texas.

Note:

Date: May 11, 2006 Amount: \$19,245.00 Debtor: Kevin Gantos

Holder: Flatiron White Bluff NPL, LLC

Date of Sale of Property (first Tuesday of month): January 5, 2016

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 deed 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

OLE TANNER. COUNTY CLERK

ANOTHER STATE OR AS A MEMBER OF THE RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITES STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Gardner Haas PLLC, Substitute Trustee

By: Joseph A. Hummel