NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date: January 6, 2015

Deed of Trust

Date: December 19, 2012

Grantor: James G. Baker and wife, Lisa A. Baker

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 1738, Page 45, Hill County Official Public Records

Property:

All those certain lots, tracts or parcels of land being a part of Lots Eighty-two (82), Eighty-five (85) and Eighty-six (86), Lakedge Harbor Subdivision, Hill County, Texas, being more particularly described on the plat and field notes marked Exhibit A, attached hereto and made a part hereof for all purposes.

Note

Date: December 19, 2012

Amount: \$48,000

Debtor: James G. Baker and wife, Lisa A. Baker Holder: Citizens State Bank Whitney, Texas

Date of Sale of Property (first Tuesday of month): February 3, 2015

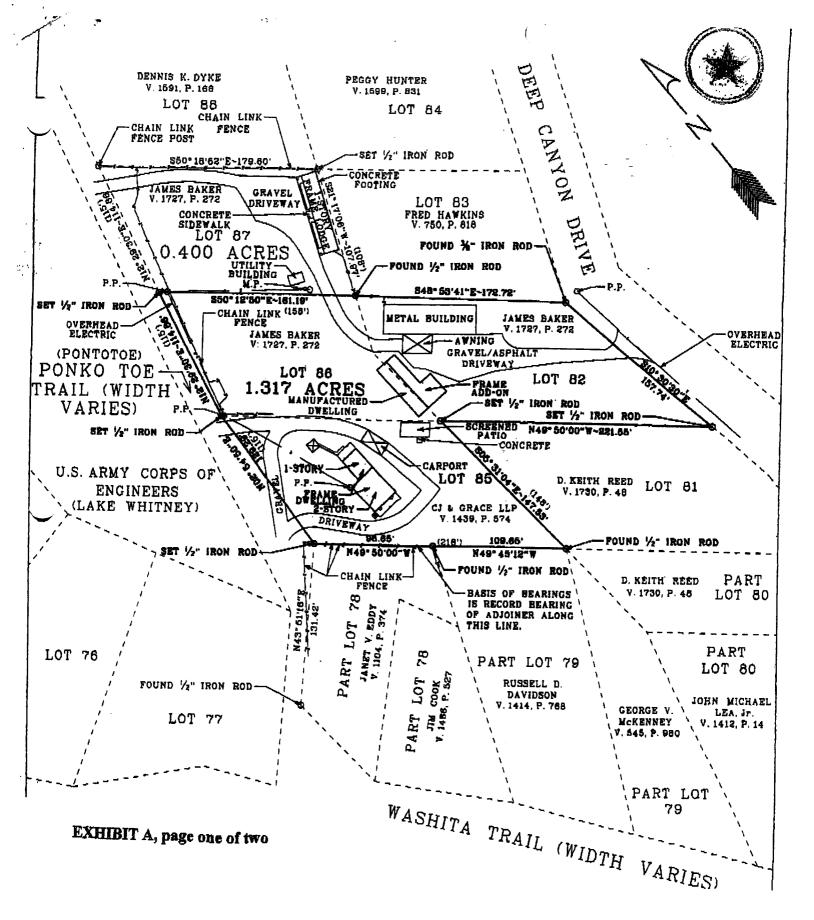
Earliest Time of Day at which Sale will Occur: 10:00 a.m.

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



NCE SURVEYING & ENGINEERING 184 THOUSAND OAKS DRIVE WHITNEY, TEXAS 76692

PHONE: (254)694-7708 FAX: (254)694-7230



Field notes for the survey of a certain lot, tract, or parcel of land being all of Lots 82, 85, and 86 of the Lakedge Harbor Subdivision in Hill County, Texas, according to plat recorded in Volume 365, Page 331 of the Deed Records of Hill County. Said land is a part of those certain tracts described in a Contract for Deed between Sondra Carter and James and Lisa Baker recorded in Volume 1727, Page 272 and all that certain tract described in a deed from Jerry W. Phillips to CJ & Grace, LLP of the Official Public Records of Hill County, more particularly described as follows:

BEGINNING at a 1/2" iron rod found for the southeast corner of said Lot 85 and for the most southerly southeast corner of this:

THENCE with the south line of said Lot 85, N49⁰45'12"W 109.65 feet to a 1/2" iron rod found at the end of an old fence for the northwest corner of Lot 79 and for the northeast corner of Lot 78 of said Subdivision;

THENCE N49°50'00"W 98.65 feet to a 1/2" iron rod set in the east line of Ponko Toe (Pontotoe) Trail for the southwest corner of said Lot 85 and for the southwest corner of this:

THENCE with the east line of Ponko Toe Trail, N02⁰54'50"E 129.29 feet to a 1/2" iron rod set for the northwest corner of said Lot 85 and for the southwest corner of said Lot 86 and N12⁰29'30"E 114.86 feet to a 1/2" iron rod set for the northwest corner of said Lot 86 and for the northwest corner of this;

THENCE S50°12'50"E 161.19 feet to a 1/2" iron rod found at a chain link fence corner for the northeast corner of said Lot 86 and for the northwest corner of said Lot 82;

THENCE S48^o53'41"E 172.72 feet to a 3/8" iron rod found in the west line of Deep Canyon Drive for the northeast corner of said Lot 82 and for the northeast corner of this;

THENCE with the west line of Deep Canyon Drive, S10^o30'30"E 157.74 feet to a 1/2" iron rod set for the southeast corner of said Lot 82 and for the most easterly southeast corner of this:

THENCE N49°50'00"W 221.55 feet to a 1/2" iron rod set for the southwest corner of said Lot 82, for the southeast corner of said Lot 86, for the northeast corner of said Lot 85, and for an inside ell corner of this;

THENCE S05^o31'04"E 147.53 feet to the place of beginning, containing 1.317 acres of land.

A plat of even date accompanies these field notes.

EXHIBIT A, page two of two