NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date: October 2, 2015

Deed of Trust

Date: April 28, 2015 Grantor: J.C. Umscheid

Grantor's County: Hill County, Texas

Beneficiary: Jerry D. Onnen and Shirley M. Onnen

Trustee: David C. Young

Substitute Trustee: Michael W. McDonald

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

Recording Information: Volume 1825, Page 555, Official Public Records of Hill County, Texas

Property: All that certain lot, tract or parcel of land located in Hill County, Texas, and being Tract 1: 2.94 acre(s) of land; Tract 2: being 1.69 acre(s) of land; Save and Except: 1.611 acre(s) of land, all out

of the Marcus L. Barnes Survey, A-73, Hill County, Texas, and being more particularly described

in Exhibit A which is attached hereto and made a part hereof for all purposes.

Note

Date: April 28, 2015 Amount: \$50,000 Debtor: J.C. Umscheid

Holder: Jerry D. Onnen and Shirley M. Onnen

Date of Sale of Property (first Tuesday of month): November 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

EXHIBIT A

Tract 1:

All that certain lot, tract or percel of land lying and situated in the Marcus L. Barnes Survey, Abstract 73, Hill County, Texas, being a part of that certain tract of land described as 5.00 agres in the deed from G. D. Underwood and wife. Daisy F. Underwood to Paul Underwood and wife, Lillian Underwood recorded in Volume 453, Page 115, Deed Records of Hill County, Texas, and being a part of that certain tract of land, (second tract) described as 45,34 acres in the deed from G. D. Underwood and wife, Daisy Underwood to Paul Underwood recorded in Volume 852, Page 189, Deed Records of Hill County, Texas, and being more particularly described by motes and bounds as follows:

BEGINNING at a 5/8 inch from rod found at a corner lying in the westerly right-of-way line of F.M. Highway 67, said corner bears North 29 degrees 58 minutes 00 seconds West 219,27 feet from a 5/8 inch from rod found at a corner, the southeast corner of said 5.00 acre tract;

THENCE South 59 degrees 50 minutes 33 seconds West passing et 366.55 feet a 6/8 inch iron rad found at a corner, continuing in all 413.83 feet to a 5/8 inch iron rad set at a corner;

THENCE North 28 degrees 42 minutes 19 seconds West 311.89 feet to a 5/8 Inch iron rod set at a comer;

THENCE North 59 degrees 50 minutes 33 seconds East passing at 36.27 feet a 5/8 inch iron rad found at a corner continuing in all 406.97 feet to a 5/8 inch iron rad found at a corner lying in the westerly right-of-way line of said highway, said corner bears South 29 degrees 58 minutes 00 seconds East 211.14 feet from an axia found at a corner, the northeast corner of said 5.00 acre tract:

THENCE South 29 degrees 58 minutes 00 seconds East 311.59 feet along the westerly right-of-way line of said highway to the point of beginning and containing 2.84 scree of land, more or less.

Tract 2:

All that certain lot, tract or parcel of land fying and situated in the Marcus L. Barnes Survey, Abstract 73, Hill County, Texas, being a part of that certain tract of land described as 5.00 acres in the dead from G. D. Underwood and wife, Dalay F. Underwood to Paul Underwood and wife, Lillian Underwood recorded in Volume 453, Page 115, Deed Records of Hill County, Texas, and being a part of that certain tract of land, (second tract) described as 46.34 acres in the dead from G. D. Underwood and wife, Dalay Underwood to Paul Underwood recorded in Volume 652, Page 189, Deed Records of Hill County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a 5/8 inch iron rod found at a corner lying in the westerly right-of-way line of F.M. Highway 67,

THENCE South 59 degrees 50 minutes 33 seconds West passing at 368.55 feet a 5/8 inch fron rod found at a corner, continuing in all 408.97 feet to a 5/8 inch fron rod set at a corner;

THENCE North 28 degrees 42 minutes 19 seconds West 211.21 feet to a 5/8 inch fron rod set at a corner;

EXHIBIT A Cont.

Tract 2 Continued:

THENCE North 59 degrees 50 minutes: 33 seconds East 402.32 feet to an axis found at a corner lying in the westerly right-of-way line of said highway, the northeast corner of said 5.00 acre tract;

THENCE South 29 degrees 58 minutes 00 seconds East 211.14 feet along the westerly right-of-way line of said highway to the point of beginning and containing 1.69 acres of land, more or less.

Save and Except:

Field notes for the survey of a certain lot, tract, or parcel of land lying and situated in the Marcus L. Barnes Survey A-73 in Hill County, Texas. Said land is a part of that certain called "1.69 acre tract" described in a deed from Lillian Keenan to Jerry D. Onnen et ux, Shirley Onnen recorded in Volume 1361, Page 283 of the Official Public Records of Hill County, more particularly described as follows:

BEGINNING at a steering column found in the west line of F. M. Highway 67 for the southeast corner of that certain 0.60 acre tract described in a deed to James Henderson recorded in Volume 469, Page 221 of the Deed Records of Hill County, for the northeast corner of said called *1.69 acre tract*, and for the northeast corner of this:

THENCE with the west line of F. M. Highway 67 and with the east line of said Called "1.69 acre tract", S30°54'23"E 173.90 feet to a 5/8" iron rod set for the southeast corner of this, said rod being N30°54'23"W 37.03 feet from a 5/8" iron rod found for the southeast corner of said called "1.69 acre tract";

THENCE S59°11'02"W 406.05 feet to a 5/8° iron rod set in the west line of said called "1.69 acre tract" for the southwest corner of this, said rod being N29°22'49"W 37.18 feet from a 5/8" iron rod with cap stamped "DBS RPLS #1780" found for the southwest corner of said called "1.69 acre tract";

THENCE N29°22'49"W 173.95 feet to a 5/8" fron rod with cap stamped "DBS RPLS #1780" found in the south line of that certain 105.895 acre tract described in a deed to John T. Abney recorded in Volume 1167, Page 530 of the Official Public Records of Hill County for the northwest corner of said called "1.69 acre tract" and for the northwest corner of this;

THENCE N59^o11'02"E, at 225.09 feet passing a 5/8" fron rod with cap stamped "RPLS #5133" found for the southeast corner of said Abney tract and for the southwest corner of said Henderson tract, in all a distance of 401.42 feet to the place of beginning, containing 1.611 acres of land.