NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date: November 20, 2014

Deed of Trust

Date: May 24, 2006

Grantor: Rebecca D. Rivera

Grantor's County: Hill County, Texas

Beneficiary: Independent Bank

Trustee: Brian Hobart

Substitute Trustee: Michael W. McDonald

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

Recording Information: Volume 1416, Page 331, Hill County Official Public Records

Property: All that certain lot, tract or parcel of land being 175 feet by 87.5 feet, M. Mata Survey, A-558, Hill

County, Texas, more particularly described in Exhibit A, attached hereto and made a part hereof

for all purposes.

Note

Date: May 24, 2006 Amount: \$40,500

Debtor: Rebecca D. Rivera

Holder: Citizens State Bank, Hubbard

Date of Sale of Property (first Tuesday of month): January 6, 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

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All that certain tract or parcel of land lying and situated in Hill County, Texas and being a part of the M. Mata Survey, A-558 and being a part Of a tract or parcel of land conveyed by E. S. Young et ux to H. A. Hillin And wife, Izora, by deed dated February 1, 1945, recorded in Volume 323, page 27 of the Hill County Deed Records and further described by metes and bounds As follows, to-wit:

BEGINNING at a stake in the East line of the said Hillin tract South 30 East 262.5 feet from the Northeast corner of the said Hillin tract;

THENCE -- South 60 West 175 feet to stake for Northwest corner of this; THENCE -- South 30 East 87.5 feet to a stake for Southwest corner of this;

THENCE -- North 60 East 175 feet to a stake in the East line of said Hillin tract for the Southeast corner of this;

THENCE -- North 30 West 87.5 feet to the place of beginning and being the same property conveyed by Joe Good and wife, Lurlene Good to David Dudik and wife, Jo Ann Dudik by warranty deed dated the 1st day of December, 1970 which is now recorded in Volume 504, at page 531 of the Hill County Deed Records and to which Deed and the record thereof reference is heremade for a better description of the property conveyed herein.