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FILED
COLE TANNER, COUNTY CLERK
HILL COUNTY, TEXAS

2014 DEC 15 AM 8:33

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Tim Lewis or Denise Boerner or Brenda Wiggs or Donna
Stockman or David Stockman
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

Trustee Sale No. TX07000078-14-1

APN 353157

Title Order No. 140200334-TX-RWI

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on June 28, 2013, THOMAS G. HOPKINS, HOPKINS and KRISTINA HOPKINS as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of Steve Holmes Law Firm, P.C. as Trustee, Mortgage Electronic Registration Systems, Inc. as nominee for R.H. Lending, Inc., its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$157,102.00, payable to the order of First Guaranty Mortgage Corporation as current Beneficiary, which Deed of Trust recorded on July 2, 2013 as Document No. 00059836 in Book 1758, on Page 783 in Hill County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING LOT TWO (2) OF BLOCK ONE (1) OF CREEKWOOD ESTATES PHASE 1, ACCORDING TO THE PLAT FILED IN SLIDE 120-A OF THE OFFICIAL PLAT RECORDS IN HILL COUNTY, TEXAS.

APN 353157

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Tim Lewis or Denise Boerner or Brenda Wiggs or Donna Stockman or David Stockman or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and First Guaranty Mortgage Corporation, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, January 6, 2015 at 01:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Hill County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **THE EAST DOOR OF THE COURTHOUSE located at Elm & Waco Streets Hillsboro, Texas 76645.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and



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First Guaranty Mortgage Corporation's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and First Guaranty Mortgage Corporation's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any express or implied warranties, except as to the warranted.

WITNESS, my hand this 8th day of December, 2014.


By: Tim Lewis or Denise Boerner or Brenda Wiggs or Donna Stockman or David Stockman
Substitute Trustee(s)

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.

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.