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NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. <u>Property To Be Sold</u>. The property to be sold is described as follows:

All property (real, personal or otherwise) described in the Deed of Trust (as hereinafter defined), together with the rights, appurtenances and improvements thereto, including, but not limited to, the real property described on **Exhibit A** attached hereto and made a part hereof. In the event any property encumbered by the Deed of Trust has been released by Lender (or its predecessor in interest, as applicable), then said released property shall be excluded from the property sold at foreclosure.

2. <u>Date, Time, and Place of Sale.</u> The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, March 4, 2014.

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale shall be completed by no later than 1:00 p.m.

Place: The sale will take place at the Hill County Courthouse at the place designated by the Hill County Commissioner's Court.

The Deed of Trust (as hereinafter defined) permits the Lender (as hereinafter defined) to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code and/or Texas Business and Commerce Code. Such reposting or refiling may be after the date originally scheduled for this sale.

3. <u>Terms of Sale</u>. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Lender to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. Prospective bidders are strongly

urged to examine the applicable property records to determine the nature and extent of such matters, if any.

- 4. <u>Type of Sale</u>. The sale is a nonjudicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by that certain Deed of Trust (as amended, the "<u>Deed of Trust</u>") recorded under Volume 1576, Page 67, in the Real Property Records of Hill County, Texas, and executed by Marvin D. Webster and Donna F. Webster (whether one or more, the "<u>Grantor</u>"), for the benefit of 21st Mortgage Corporation ("<u>Lender</u>"), covering the property described above.
- 5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Indebtedness") including but not limited to the unpaid principal and interest owing on: that certain Promissory Note or installment contract security agreement (as amended, the "Note") dated on or about November 10, 2008, in the original principal amount of \$104,937.55, executed by the Grantor (or one of them) and payable to the order of Lender, and all renewals, modifications and extensions of the Note. Lender is the current owner and holder of the Note and the Indebtedness and is the beneficiary under the Deed of Trust.

Questions concerning the sale may be directed to the undersigned or to the Lender:

21st Mortgage Corporation 620 Market Street, Suite 100 Knoxville, Tennessee 37902

Attn: Jay Lutz

Phone: 800.955.0021 ext. 1432

Fax: 865.292.2100

- 6. <u>Default and Request To Act.</u> Default has occurred under the Deed of Trust, and Lender has requested me, as Substitute Trustee, to conduct this sale. Notice is given that before the sale Lender may appoint another person as substitute trustee to conduct the sale.
- 7. Armed Forces Notice. 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.

DATED: February 4, 2014.

Jeff Mitchell, Substitute Trustee Higier Allen & Lautin, P.C.

5057 Keller Springs Road, Suite 600

Addison, Texas 75001-6352 Telephone: (972) 716-1888

Fax: (972) 716-1899

PLEASE FAX ALL COMMUNICATIONS REGARDING THIS MATTER TO THE SUBSTITUTE TRUSTEE AT 972-716-1899 (FAX), NOTE THE SUBSTITUTE TRUSTEE'S NAME ON YOUR COVER SHEET AND CONTACT THE SUBSTITUTE TRUSTEE AT 972-716-1888 (PHONE) TO CONFIRM RECEIPT. PLEASE ASSUME YOUR FAX HAS NOT BEEN RECEIVED UNTIL YOU VERBALLY CONFIRM RECEIPT THEREOF WITH OUR OFFICE. THANKS IN ADVANCE FOR YOUR COOPERATION.

EXHIBIT A

PROPERTY DESCRIPTION

All those certain lots, tracts, or purcels of land lying and situated in the County of Hill, State of Texas, and being all of Lets ONE (1) and TWO (2), MLASON, PARKS & LOVE ADDITION to the Town of Irene, Hill County, Texas, as surveyed on the ground by Donald B, Szurgot, Registered Professional Land Surveyor No. 1789, State of Texas, in November 1996, being more particularly described by meter and bounds as follows:

BEGINNING at a 4 inch steel post found for a corner at the intersection of the northwesterly right of way line of Cornicane Street and the northeasterly right of way line of 1st Street, said steel post being the most southerly corner of said Lot 1:

THENCE North 29 degree. 62 minutes 33 seconds West, along the northeasterly line of said 1st Street, 190.24 feet to a 5/8 Inch tron red found for a corner, being the most westerly corner of said Lot 1 and being on the northeasterly line of an apparent 20 foot wide alley:

THENCE North 60 degrees 15 minutes 28 seconds East, along the northwesterly lines of said Lots 1 and 2, and the southeasterly line of said alley, 139.36 feet ton 5/8 inch iron rud set for a corner, being the most northerly corner of said Let 2:

THENCE: South 29 degrees 24 minutes 07 seconds East, along the northeasterly line of said Lot 2 and generally along a fence, 188.21 feet to a 5/8 inch from red set for a corner on the northwesterly line of said Cornicana Street, being the most easterly corner of said Lot 2:

THENCE. South 59 degrees 25 minutes 51 seconds West, along said northwesterly line of Corsicans Street, 140.58 feet to the point of beginning and containing 6.61 acres of land, more or less.