NOTICE OF TRUSTEE'S SALE

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. Sender is: Codilis & Stawiarski, PC, 650 North Sam Houston Parkway East, Suite 450, Houston, Texas 77060

Date of Security Instrument:

May 19, 2008

Grantor(s):

J. C. Gann, Jr., an unmarried man

Original Trustee:

Charles A. Brown

Original Mortgagee:

JPMorgan Chase Bank, N.A.

Freestone County Linda Jarvis COUNTY CLERK ON: Nov 09,2015 AT 10:30A as <u>Notice of Trustee Sale</u>

FILED FOR RECORD IN

Total Fees : 8. Receipt Number - 133837 By: Addie Crais: Deputy

Recording Information: Vol. 01450, Page 00284, or Clerk's File No. 00803815 and corrected via Affidavit in Clerk's No. 01403246, Volume 01642, Page 00302, in the Official Public Records of FREESTONE County, Texas.

Current Mortgagee:

JPMorgan Chase Bank, National Association

Mortgage Servicer:

JPMorgan Chase Bank, National Association, whose address is C/O 3415 Vision Drive Columbus, OH 43219-6009 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee, Pursuant to the Servicing Agreement and Section 51,0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

Date of Sale:

Earliest Time Sale Will Begin:

10:00 AM

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above, or within three (3) hours after that time.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

Legal Description:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, SITUATED IN FREESTONE COUNTY, TEXAS AND BEING ONE (1) ACRE OUT OF THE J.H. EUBANKS 16 ACRE TRACT WHICH IS DESCRIBED IN DEED FROM W.F. FISCHER ET AL TO J.H. EUBANKS, OF RECORD IN VOL. 97, PAGE 554, DEED RECORDS, FREESTONE COUNTY, TEXAS AND BEING THE SAME 16 ACRES DESCRIBED AS FIRST TRACT IN DEED FROM J.H. EUBANKS JR. ET AL TO JAMES RALPH KITCHENS, SR. OF RECORD IN VOL. 313, PAGE 65, DEED RECORDS, FREESTONE COUNTY, TEXAS, AND BEING A PART OF THE L.H. REED LEAGUE, ABSTRACT NO. 23, FREESTONE COUNTY, TEXAS SUCH ONE (1) ACRE MORE PARTICULARLY DESCRIBED IN EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL **PURPOSES**

Place of Sale of Property: The foreclosure sale will be conducted in the area designated by the FREESTONE County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place, or if no place is designated by the Compaissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

For Information:

Codilis & Stawiarski, P.C. 650 N. Sam Houston Parkway East Suite 450 Houston, TX 77060 (281) 925-5200

James Lori Gamer as Substitute Trustee, Sharon St. Pierre as Successor Substitute Trustee, Robert LaMont as Successor Substitute Trustee, Sheryl LaMont as Successor Substitute Trustee, Harriett Fletcher as Successor Substitute Trustee, David Sims as Successor Substitute Trustee, or Mary M. Speidel as Successor Substitute

c/o Servicelink Default Abstract Solutions 7301 N. State Hwy 161. Ste 305. Irving, TX 75039

4550036

EXHIBIT A

SITUATED IN THE STATE OF TEXAS, COUNTY OF FREESTONE, CITY OF FAIRFIELD, AND DESCRIBED AS FOLLOWS,

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, SITUATED IN FREESTONE COUNTY, TEXAS, AND BEING ONE (1) ACRE OUT OF THE J. H. EUBANKS 16 ACRE TRACT WHICH IS DESCRIBED IN DEED FROM W. F. FISCHER ET AL TO J. H. EUBANKS, OF RECORD IN VOL. 97, PAGE 554, DEED RECORDS, FREESTONE COUNTY, TEXAS AND BEING THE SAME 16 ACRES DESCRIBED AS FIRST TRACT IN DEED FROM J. H. EUBANKS JR. ET AL TO JAMES RALPH KITCHENS, SR. OF RECORD IN VOL. 313, PAGE 65, DEED RECORDS. FREESTONE COUNTY, TEXAS, AND BEING A PART OF THE L. H. REED LEAGUE, ABSTRACT NO. 23, FREESTONE COUNTY, TEXAS, SUCH ONE (1) ACRE DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT THE UPPER SE CORNER OF THE 16 ACRE TRACT ON THE WEST SIDE OF THE OLD FAIRFIELD AND WORTHAM ROAD SAME BEING THE MOST SOUTH CORNER OF THE CHURCH LOT DESCRIBED IN DEED OF RECORD IN VOL. 101, PAGE 176, DEED RECORDS, FREESTONE COUNTY, TEXAS;

THENCE S 60 W 210 FT. TO IRON PIPE FOR CORNER;

THENCE N 30 W 210 FT TO IRON PIPE FOR CORNER:

THENCE N 60 E 210 FT TO IRON STAKE IN THE WEST FENCE LINE OF THE OLD FAIRFIELD AND WORTHAM ROAD:

THENCE S 30 E 210 FT. ALONG THE WEST SIDE OF THE SAID OLD ROAD TO PLACE OF BEGINNING, CONTAINING ONE (1) ACRE OF LAND, SURVEYED BY JOHN D. FRYER, COUNTY SURVEYOR, FREESTONE COUNTY, TEXAS, MAY, 1978.

CS No: 44-14-1925

NOTICE OF TRUSTEE'S SALE

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. Sender is: Codilis & Stawiarski, PC, 650 North Sam Houston Parkway East, Suite 450, Houston, Texas 77060

Date of Security Instrument:

September 18, 2007

Grantor(s):

Laura L. Kline and Robbie Kline, wife and husband

Original Trustee:

Atty. Don W. Ledbetter

Original Mortgagee:

Mortgage Electronic Registration Systems, Inc., as nominee for Homecomings Financial, LLC

(F/K/A Homecomings Financial Network, Inc.), its successors and assigns

Recording Information: Vol. 01421, Page 00266, or Clerk's File No. 00707544, in the Official Public Records of

FREESTONE County, Texas.

Current Mortgagee:

Green Tree Servicing LLC

Ditech Financial, LLC, whose address is C/O 3000 Bayport Drive, Suite 880 Tampa, FL 33607 Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee Pursuant to the Servicing Agreement and Section 51 0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property.

Date of Sale:

12/01/2015

Earliest Time Sale Will Begin:

10:00 AM

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above, or within three (3) hours after that time.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagee, the Mortgagee's attorney.

Legal Description:

SURFACE ONLY IN AND TO ALL OF LOT NO. SEVEN (7) OF THE MOREHEAD ADDITION TO THE CITY OF FAIRFIELD, FREESTONE COUNTY, TEXAS, AS SHOWN BY PLAT OF SUCH ADDITION OF RECORD IN VOL. 2, PAGE 15, PLAT RECORDS OF FREESTONE COUNTY, TEXAS.

Place of Sale of Property: The foreclosure sale will be conducted in the area designated by the FREESTONE County Commissioners Court pursuant to Section 51,002 of the Texas Property Code as the place where the foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

For Information:

Codilis & Stawiarski, P.C. 650 N. Sam Houston Parkway East Suite 450 Houston, TX 77060 (281) 925-5200

ainer Lori Garner as Substitute Trusfee, Sharon St. Pierre as Successor Substitute Trustee, Robert LaMont as Successor Substitute Trustee, Sheryl LaMont as Successor Substitute Trustee, Harriett Fletcher as Successor Substitute Trustee, David Sims as Successor Substitute Trustee, or Mary M. Speidel as Successor Substitute

c/o Servicelink Default Abstract Solutions 7301 N. State Hwy 161. Ste 305. Irving, TX 75039

FILED FOR RECORD IN Freestone County Linda Jarvis COUNTY CLERK ON: Nov 09,2015 AT 10:30A as <u>Notice of Trustee Sale</u>

Total Fees Receipt Number - 133837 By, Addie Crais, Deputy



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, VIJAYANT C. BHANOT dba Dew Truck Stop One (the "Grantor"), executed a Deed of Trust dated March 16, 2012 and recorded March 28, 2012 in the Official Public Records, Freestone County, Texas as Document No. 01201335 (the "Deed of Trust");

WHEREAS, the Grantor, pursuant to the Deed of Trust, conveyed to Borrego Springs Bank, National Association (the "Original Trustee") for the benefit of Borrego Springs Bank, N.A. (the "Lender"), its successors and assigns, all of the real property, personal property, and all other premises described and referred to in the Deed of Trust (the "Mortgaged Property"), including the real property located in Freestone County, Texas and being more particularly described on Exhibit "A" attached hereto and incorporated herein;

WHEREAS, the Deed of Trust secures payment of that certain U.S. Small Business Administration Note dated March 16, 2012, executed by the Grantor and payable to the order of Lender, in the original principal sum of SIX HUNDRED SEVENTY FIVE THOUSAND AND NO/100 DOLLARS (\$675,000.00) (the "*Note*");

WHEREAS, Umpqua Bank (the "Holder"), successor in interest by merger to Sterling Savings Bank dba Argent Bank, successor in interest by merger to Lender, is the current legal owner and holder of the indebtedness secured by the Deed of Trust (the "Indebtedness"), and the Holder, at Holder's option, from time to time, and more than once, is entitled to appoint in writing a successor or substitute Trustee, with or without cause, and without ever requiring the resignation of the former trustee and without any formality except for the execution and acknowledgement of the appointment by the Holder, and such successor or substitute Trustee shall succeed to all rights, obligations, and duties of the Trustee;

20140117.20140117/2262468.1

WHEREAS, the Holder has removed the Original Trustee and has named, constituted and appointed in writing BRADLEY E. RAUCH, a resident of Harris County, Texas, ZACHARY SCHNEIDER, a resident of Harris County, Texas, LUTE BARBER, a resident of McLennan County, Texas, BLAKE RASNER, a resident of McLennan County, Texas, and GEORGE ROBINSON, a resident of Freestone County, Texas, as Substitute Trustees, each with the power to act alone (and without the joinder of the other), to act under and by virtue of the Deed of Trust and to hold, possess and exercise any or all of the title, rights, powers;

WHEREAS, Grantor has defaulted in the payment of the Indebtedness, notice has been given to the Grantor by certified mail stating that Grantor is in default, and the Grantor was given an opportunity to cure the default prior to acceleration of the Indebtedness, but the Grantor has failed to cure such default(s);

WHEREAS, acceleration of maturity and demand have been made upon the Grantor for payment of the Indebtedness, and/or have been waived, and/or have occurred;

WHEREAS, the proceeds of the Note were used for commercial purposes, and the Mortgaged Property was not to be used by the debtor for residential purposes;

WHEREAS, the Grantor filed for relief under Chapter 7 of the United States Bankruptcy Code on or about February 6, 2014 in the United States Bankruptcy Court, Norther District of Texas under Case Number 14-40601;

WHEREAS, on October 23, 2014, Areya Holder Aurzada, Chapter 7 Trustee of the bankruptcy estates of Vijayant Chris Bhanot, filed her Trustee's Notice of Intention to Abandon Property of the Estate (Document No. 54) abandoning the bankruptcy estate's interest in the Mortgaged Property;

WHEREAS, the Holder has called upon and requested either or any of Bradley E. Rauch, Zachary Schneider, Lute Barber, Blake Rasner, or Georg Robinson, as Substitute Trustees, to perform the Trustee's duties under the Deed of Trust and to post, mail and file, or have posted, mailed, and filed, notice and to sell the Mortgaged Property without prejudice and without creating an election not to proceed against any other collateral securing the obligations of the Grantor to the Holder, and without waiving any rights or remedies which the Holder has against the Grantor or any other parties obligated for payment of the Indebtedness;

NOW, THEREFORE, the Trustee, at the request of the Holder, hereby gives notice that after due posting of this Notice as required by the Deed of Trust and law, the Substitute Trustee will sell on **December 1, 2015** (that being the first Tuesday of said month) at public auction to the highest bidder for cash, in the area outside on the front steps of the Freestone County Courthouse (south entrance) or as designated by the County Commissioners for such sales in Freestone County, Texas, the sale to begin no earlier than one eleven o'clock A.M. and no later than three (3) hours after such time, the Mortgaged Property, including without limitation all personal property described therein, owned by the Grantor, its successors and assigns, and originally covered by the Deed of Trust, whether or not herein specifically described.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE OR HOLDERS OF SAID INDEBTEDNESS, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANT MERCHANTIBILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER THE BENEFICIARY NOR THE TRUSTEE OR SUBSTITUTE TRUSTEE MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO THE COMPLIANCE WITH LAWS, RULES, AGREEMENTS, OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER(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.

[THE NEXT PAGE IS THE SIGNATURE PAGE]

WITNESS BY HAND this 4 day of November, 2015.

Zachary Sonneider, Trustee

COUNTY OF HARRIS

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STATE OF TEXAS

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This document was acknowledged before me on this, the day of November, 2015, by Zachary Schneider, Trustee.

NOTARY PUBLIC IN AND FOR THE STATE OF TEXAS

Name and Addresses of Substitute Trustees:

Mr. Bradley E. Rauch Hirsch & Westheimer, P.C. 1415 Louisiana, 36th Floor Houston, Texas 77002

Mr. Zachary Schneider Hirsch & Westheimer, P.C. 1415 Louisiana, 36th Floor Houston, Texas 77002

Mr. Lute Barber Haley & Olson, P.C. 510 N Valley Mills Dr., Ste 600 Waco, TX 76710

Mr. Blake Rasner Haley & Olson, P.C. 510 N Valley Mills Dr., Ste 600 Waco, TX 76710

Mr. George Robinson George Robinson Law Office 129 S. Mount St., Fairfield, Texas 75840



EXHIBIT "A"

Property Description

All that certain lot, tract or parcel of land lying and situate in the Durham Avant Survey, Abstract 3, Freestone County, Texas, and being all of that certain tract or land described as 4.67 acres in the trustee's deed from Naienadra M. Joshi, et ux, et al to Burgess Marketing, Inc, dated October 6, 1990, recorded in Volume 1059, Page 614, Official Public Records, Freestone County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a ½ inch iron rod found for a corner at the northwest corner of said 4.67 acre tract lying on the southerly right-of-way line of F.M. Highway 1791;

THENCE South 82 degrees 00 minutes 00 seconds East 384.00 feet along the southerly line of said Highway to a railroad spike set for a corner at the northwest corner of said 4.67 acre tract;

THENCE South 54 degrees 25 minutes 01 seconds East 437.11 feet partially along the center of a County Road to a railroad spike set for a corner at the southeast corner of said 4.67 acre tract;

THENCE South 36 degrees 56 minutes 47 seconds West 411.41 feet partially along a fence to a ½ inch iron rod found for a corner at the southwest corner of said 4.67 acre tract;

THENCE North 37 degrees 30 minutes 00 seconds West (bearing base line) 802.40 feet to the point of beginning and containing 4.54 acres of land more or less.

FILED FOR RECORD IN
Freestone County
Linda Jarvis
COUNTY CLERK
ON: Nov 10,2015 AT 02:13P
as Notice of Trustee Sale

Total Fees : 8.00 Receipt Humber - 133860 By: Dianne Manning: Deputy

FILED FOR RECORD IN Freestone County Linda Jarvis COUNTY CLERK ON: Nov 09,2015 AT 01:08P as Notice of Trustee Sale

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

Total Fees : 8. Receipt Number - 133845 Ba: Pennes Eubanks: Deputs

DEED OF TRUST INFORMATION:

09/14/2009 Date:

RYAN CAMPBELL, A SINGLE PERSON Grantor(s): Original Mortgagee: CITIZENS NATIONAL BANK

Original Principal:

\$100,000.00

Recording Information:

Book 1495 Page 772 Instrument 00904797

Property County:

Property:

BEING 7.00 ACRES OF LAND, MORE OR LESS, SITUATED IN THE S.W. LAMAR SURVEY, A-396, FREESTONE COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE S.W. LAMAR SURVEY, A-396, FREESTONE COUNTY, TEXAS, BEING 7.00 ACRES OF LAND AND BEING ALL OF A 7.00 ACRE TRACT DESCRIBED IN A DEED FROM JERRY W. CARR, ET UX TO DONALD R. SHELBY AND WIFE SANDRA L. SHELBY, DATED MAY 17, 1984 AND RECORDED IN VOLUME 565, PAGE 774, DEED RECORDS FREESTONE COUNTY, TEXAS. SAID 7.00 ACRE TRACT DESCRIBED TO WIT.

BEGINNING AT A 1/2" IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAID 7.00 ACRE TRACT, SAID POINT BEING THE NORTHWEST CORNER OF THE MICHAEL GRIFFITH, 10.12 ACRE TRACT, VOL. 662, PAGE 732, SAID POINT BEING 2.5 FEET NORTH 81 DEGREES 57 MINUTES 41 SECONDS EAST, FROM AN EXISTING FENCE CORNER POST, SAID POINT ALSO BEING IN THE EAST ROW, OF F.C.R. 933

THENCE NORTH 14 DEGREES 37 MINUTES WEST, (BASIS OF BEARING, PER DEED, VOL. 665, PG. 774) 440.0 FEET ALONG SAID EAST ROW. TO A 1/2" IRON ROD FOUND AGAINST A 7" CORNER POST, SAID POINT BEING THE SOUTHWEST

CORNER OF THE PENNY DENNIS, 8.0 ACRE TRACT, VOL. 678, PG. 530;

THENCE NORTH 83 DEGREES 32 MINUTES EAST, 769.61 FEET ALONG THE SOUTH FENCE OF THE DENNIS TRACT TO A 1/2" IRON ROD FOUND SOUTH 0.6 FEET FROM A 7" CORNER POST, SAID POINT BEING AN ELL CORNER OF CALVIN ZWERNENANN, 10.149 ACRE TRACT, VOL. 597, PG. 218;

THENCE SOUTH, 420.15 FEET ALONG THE WEST FENCE OF SAID 10.149 ACRE TRACT TO A 1/2" IRON ROD FOUND 0.6 FEET FROM A 4" CEDAR CORNER POST, SAID POINT BEING THE NORTHEAST CORNER OF THE GRIFFITH, 10.12 ACRE TRACT;

THENCE SOUTH 81 DEGREES 57 MINUTES 41 SECONDS WEST, 660.14 FEET ALONG THE NORTH FENCE OF THE GRIFFITH TRACT TO THE POINT OF BEGINNING, CONTAINING 7.00 ACRES OF LAND, MORE OR LESS.

Reported Address:

108 FCR 933, TEAGUE, TX 75860

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: Mortgage Servicer:

U.S. Bank National Association U.S. Bank National Association U.S. Bank National Association

Current Beneficiary: Mortgage Servicer Address: 4801 Frederica Street, Owensboro, KY 42301

SALE INFORMATION:

Date of Sale:

Tuesday, the 1st day of December, 2015

Time of Sale: Place of Sale:

11:00AM or within three hours thereafter.

AT THE FRONT STEPS AT THE SOUTH ENTRANCE OF THE COURTHOUSE in

Freestone County, Texas, or, if the preceding area is no longer the designated area, at the area

most recently designated by the Freestone County Commissioner's Court.

Substitute Trustee(s):

Robert LaMont, Sharon St. Pierre, Sheryl LaMont, David Sims, Cristina Camarata, Sammy

Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act

Substitute Trustee Address: 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Robert LaMont, Sharon St. Pierre, Sheryl LaMont, David Sims, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

- The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
- 2. Robert LaMont, Sharon St. Pierre, Sheryl LaMont, David Sims, Cristina Camarata, Sammy Hooda, Michael Burns, Alexander Wolfe, Suzanne Suarez or Adam Womack, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.

9636-N-0098 2146945718 PG₁ **POSTPKG**

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3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Very truly yours,

Buckley Madole, P.C.

Sharon Africa

9636-N-0098 2146945718 PG2 POSTPKG