

**Current Borrower:** ALBERT KIRK AND SPOUSE, SARAH KIRK  
**MHA File Number:** TX-14-21802-FC  
**VA/FHA/PMI Number:**  
**Loan Type:** Conventional Residential  
**Property Address:** 1225 122 5TH ST, WHITNEY, TX 76692

48  
FILED  
NICOLE TANNER, COUNTY CLERK  
HILL COUNTY, TEXAS

2014 APR 14 PM 1:13

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
10/21/2006

**Grantor(s)/Mortgagor(s):**  
ALBERT KIRK AND SPOUSE, SARAH KIRK

**Original Beneficiary/Mortgagee:**  
SWARTZ & BROUGH, INC.

**Current Beneficiary/Mortgagee:**  
M&T Bank

**Recorded in:**  
**Volume:** 1452  
**Page:** 0079  
**Instrument No:** 12896

**Property County:**  
HILL

**Mortgage Servicer:**  
M&T Bank is representing the Current  
Beneficiary/Mortgagee under a servicing agreement  
with the Current Beneficiary/Mortgagee.

**Mortgage Servicer's Address:**  
1 Fountain Plaza, Buffalo, NY 14203

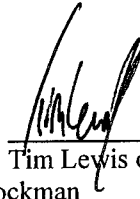
**Legal Description:** ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LOCATED IN HILL COUNTY, TEXAS AND BEING LOT TWO HUNDRED TWENTY- THREE (223) AND LOT TWO HUNDRED TWENTY-FOUR (224), LIVE OAK RESORT SUBDIVISION, LAKE WHITNEY, HILL COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 444, PAGE 98, DEED RECORDS, HILL COUNTY, TEXAS.

**Date of Sale:** 5/6/2014

**Earliest Time Sale Will Begin:** 1:00PM

**Place of Sale of Property:** THE EAST DOOR OF THE COURTHOUSE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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.



Tim Lewis or Angela Lewis or Cecil Kester or Brian  
Jackson or Lori Garner or Donna Stockman or David Stockman  
or Cole D. Patton  
or Melissa A. McKinney  
or Karl Terwilliger  
McCarthy, Holthus & Ackerman, LLP  
ATTN: SALES  
1255 West 15th Street, Suite 1060  
Plano, TX 75075