Notice of Substitute Trustee's Foreclosure Sale

October 31, 2018

Deed of Trust ("Deed of Trust"):

Dated:

May 11, 2018

Grantor:

Larry Ray Jones, Jr.

Trustee:

Karl V. Hunter or Charles E. Kramer

Lender:

Donald G. Grant and Dorcas F. Grant

Recorded in:

Volume 1952, Page 823 of the real property records of Hill

County, Texas

Legal Description:

All those certain lots, tracts or parcels of land containing 1.183 acres, being all of Lots 302 and 303 of the Lakedge Harbor Subdivision in Hill County, Texas, situated in the F.M. Weatheread Survey Abstract 930, according to the Plat recorded in Volume 365, Page 331, of the Deed Records of Hill County, Texas. Said land is all that certain tract described in a deed from First National Bank, Whitney, Texas, to Donald G. Grant, et ux, Dorcas F. Grant, recorded in Volume 717, Page 789, of the Deed Records of Hill County, Texas, and being more particularly described on Exhibit "A", attached hereto and incorporated herein by reference for all purposes, commonly known as 301 Juniper Cove Rd., Whitney, Texas 76692

Secures:

Real Estate Lien Note ("Note") in the original principal amount of

\$99,000.00, executed by Larry Ray Jones, Jr. ("Borrower") and

payable to the order of Lender

Substitute Trustee:

Kara E. Pratt

Substitute Trustee's

Address:

P.O. Box 916, 111 S. Waco Street, Hillsboro, TX, 76645

Foreclosure Sale:

Date:

Tuesday, December 4, 2018

Time:

The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the

Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter.

Place:

EAST DOOR OF THE HILL COUNTY COURTHOUSE, 100 NORTH WACO STREET, HILLSBORO, TEXAS OR AS DESIGNATED BY THE COUNTY COMMISSION'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

Terms of Sale:

The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Donald G. Grant and Dorcas F. Grant's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Donald G. Grant and Dorcas F. Grant, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Donald G. Grant and Dorcas F. Grant's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Donald G. Grant and Dorcas F. Grant's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Donald G. Grant and Dorcas F. Grant passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Donald G. Grant and Dorcas F. Grant. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Kara E. Pratt

P.O. Box 916, 111 S. Waco Street

Hillsboro, TX 76645

Telephone (254) 580-2443

Telecopier (254) 580-2474

Attorney for Mortgagee

EXHIBIT "A"

BEING all of Lots 302 and 303 of the Lakedge Harbor Subdivision in Hill County, Texas, according to the plat recorded in Volume 365, Page 331 of the Deed Records of Hill County. Said land is all that certain tract described in a deed from First National Bank, Whitney, Texas to Donald G. Grant et ux, Dorcas F. Grant recorded in Volume 717, Page 789 of the Deed records of Hill County, more particularly described as follows:

BEGINNING at Corps monument #WE-424-A-6 found (broken with disk missing) in the northeast line of U.S. Army Corps of Engineers boundary (Lake Whitney, Tract #WE-424-A) and in the southwest line of Juniper Cove Road (Fort Graham Road) for the most northerly corner of said Lot 302 and for the most northerly corner of this;

THENCE with the southwest line of Juniper Cove Road and generally along a chain link fence as extended, S43°04'20"E 565.68 feet to a 2-1/2" iron pipe found set in concrete for the most easterly corner of said Lot 303 and for the most easterly corner of this;

THENCE partially along a chain link fence, S59°12'26"W 104.61 feet to Corps monument #WE-424-A-8 found at a fence corner in the northeast line of said Corps boundary for the most southerly corner of said Lot 303 and for the most southerly corner of this;

THENCE with the northeast line of said Corps boundary and partially along a chain link fence, N46°15'34"W 342.62 feet to Corps monument #WE-424-A-7 (broken) found for the most westerly corner of said Lot 302 and for the most westerly corner of this;

THENCE continuing with the east line of said Corps boundary, N12°00'40"W 235.04 feet to the place of beginning, containing 1.183 acres of land.