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NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

FILED
BOLE TANNER, COUNTY CLERK
HILL COUNTY, TEXAS
2019 OCT 15 A 9:22

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: 10/9/2019

NOTE: Promissory Lien Note described as follows:

Date: 03/06/2014
Debtor: PATRICK DEAN MORLAN
Original Creditor: ORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR OPEN MORTGAGE, LLC
Original Principal Amount: \$100,107.00
Current Holder: First Federal Bank

DEED OF TRUST: Deed of Trust described as follows:

Date: 03/06/2014
Grantor: PATRICK DEAN MORLAN AND SPOUSE, CATHERIN LYNN MORLAN
Trustee: C. Calvin Mann, Jr.
Current Beneficiary: First Federal Bank
Recorded: 03/13/2014, in/under Book 1783, Page 743 of the Public Records of Hill County, Texas

LENDER: First Federal Bank

BORROWER: PATRICK DEAN MORLAN AND SPOUSE, CATHERIN LYNN MORLAN

PROPERTY: The real property described as follows:

BEING ALL OF LOT SIXTEEN (16), BLOCK D, VALLEY VIEW #1 ADDITION, TO THE CITY OF HILLSBORO, HILL COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 448, PAGE 3, DEED RECORDS OF HILL COUNTY, TEXAS.

SUBSTITUTE TRUSTEE: BRENT W. MARTINELLI, Donna Stockman, Tim Lewis, Brenda Wiggs, Denise Boerner, Guy Wiggs, David Stockman, Michelle Schwartz, Kathy Arrington, Patrick Zwiers, Shawn Schiller, Angie Uselton, Ramiro Cuevas, Aurora Campos, Kristopher Holub, Dana Kamin, Ronda Tyler

Substitute Trustee's Mailing Address:

1700 Pacific Avenue, Suite 4545
Dallas, TX 75201

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

November 5, 2019, the first Tuesday of the month, to commence at 11:00 AM, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In **Hill** County, TEXAS, Hill County Courthouse, 1 North Waco Street, Hillsboro, TX 76645.

RECITALS

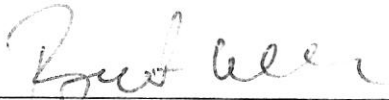
Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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.

Notice of Sale executed by:



Trustee