NOTICE OF SUBSTITUTE TRUSTEE'S SALE

LAMAR County

Deed of Trust Dated: January 19, 2007

Amount: \$162,000.00

Grantor(s): GERALD W RICHARDSON SR. and PATRICIA H RICHARDSON

Original Mortgagee: FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDY MAC BANK, F.S.B.

Current Mortgagee: REVERSE MORTGAGE SOLUTIONS, INC.

Mortgagee Address: REVERSE MORTGAGE SOLUTIONS, INC., 14405 WALTERS ROAD, SUITE 200, HOUSTON, TX 77014

Recording Information: Document No. 00045325

Legal Description: SEE ATTACHED EXHIBIT "A"

WHEREAS PATRICIA H RICHARDSON is deceased. WHEREAS GERALD W RICHARDSON SR. is deceased.

Date of Sale: October 3, 2017 between the hours of 11:00 AM and 2:00 PM.

Earliest Time Sale Will Begin: 11:00 AM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the LAMAR County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where 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.

SHANNAH HOWLE OR JON MURPHY HOWLE, SUE SPASIC OR ZORAN W. SPASIC have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

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.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seg.), and state law, including Section 51.015 Texas Property Code. 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.

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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER

KB

KRISTEN BATES, ATTORNEY AT LAW HUGHES, WATTERS & ASKANASE, L.L.P.

1201 Louisiana, Suite 2800 Houston, Texas 77002 Reference: 2017-000902 SHANNAH HOWLE OR JON MURPHY HOWLE, SUE SPASIC OR

ZORAN W. SPASIC c/o Tejas Trustee Services 4100 Midway Rd Ste 1040 Carrollton, TX 75007

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FILED FOR RECORD
LAMAR COUNTY, TE

EXHIBIT "A" Legal Description

FIRST TRACT:

A PART OF THE ASA JARMAN SURVEY, WITHIN THE CORPORATION LIMITS OF THE CITY OF PARIS AND BEING THE SAME PROPERTY CONVEYED BY CHARLES SHAEFFER TO WILLIAM H. JOHNSON ON NOVEMBER 9, 1906, BY DEED RECORDED IN BOOK 112, PAGE 408, LAMAR COUNTY DEED RECORDS.

BEGINNING AT A STAKE, THE SE CORNER OF A LOT CONVEYED BY THE SCOTTISH AMERICAN MORTGAGE COMPANY, LTD. TO G. F. THORNHILL BY DEED RECORDED IN BOOK 115, PAGE 423, LAMAR COUNTY DEED RECORDS.

THENCE NORTH WITH THE EAST BOUNDARY LINE OF SAID LOT 121 FEET, A STAKE ON THE SOUTH BOUNDARY LINE OF A 20 FOOT ALLEY;

THENCE EAST WITH SAID ALLEY, 50 FEET, A STAKE;

THENCE SOUTH 122 FEET, MORE OR LESS, A STAKE IN THE NORTH BOUNDARY LINE OF HOUSTON STREET;

THENCE WEST WITH THE LINE OF SAID STREET 50 FEET TO THE PLACE OF BEGINNING.

SECOND TRACT:

A PART OF THE ASA JARMAN HEADRIGHT SURVEY WITHIN THE CORPORATE LIMITS OF THE CITY OF PARIS AND BEING THE SAME PROPERTY CONVEYED G. F. THORNHILL AND T. G. HENLEY TO WILLIAM H. JOHNSON ON MAY 2, 1907, BY DEED RECORDED IN BOOK 123, PAGE 57, LAMAR COUNTY DEED RECORDS.

BEGINNING AT THE SE CORNER OF THE LOT RECENTLY CONVEYED BY THE SCOTTISH AMERICAN MORTGAGE COMPANY, LTD. TO CHARLES SCHAFFER.

THENCE NORTH WITH ITS EAST BOUNDARY LINE 122 FEET, MORE OR LESS, TO AN ALLEY;

THENCE EAST WITH THE NORTH BOUNDARY LINE OF SAID ALLEY, 25 FEET, A STAKE;

THENCE SOUTH 122 FEET, MORE OR LESS TO WEST HOUSTON STREET;

THENCE WEST 25 FEET TO THE PLACE OF BEGINNING; BEING THE SAME PROPERTY S DESCRIBED IN DEED FROM NELLIE JOHNSON TO EVA OZELL RICHARDSON ET VIR DATED MARCH 15, 1949, OF RECORD IN BOOK 310, PAGE 565, LAMAR COUNTY DEED RECORDS.

FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY ASSESSOR AS 14074