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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: <u>May 29, 2018</u>

NOTE: Promissory Note described as follows:

Date:

May 18, 2001

Debtor:

Gracie Johnson

Original Creditor: Bank of America, N.A. Original Principal Amount: \$21,100.00

Current Holder: Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-14BTT

DEED OF TRUST: Deed of Trust described as follows:

Date:

May 18, 2001

Grantor:

Gracie Johnson and Arthur Johnson, Married to Each Other

Trustee:

PRLAP, INC.

Current Beneficiary: Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13ATT

Recorded:

June 12, 2001, as Instrument No. D204173722, in the Public Records of

Lamar County, Texas

LENDER: Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-14BTT

BORROWER: Gracie Johnson and Arthur Johnson, Married to Each Other

PROPERTY: The real property described as follows:

All that certain tract or parcel of land situated in Lamar County, Texas, and described as follows, to-wit:

A part of the Larkin Rattan Survey, within the Corporate Limits of the City of Paris, a part of the lot sold by B. F. Amonette to M. H. and V. G. Hancock and also the North end of the lot deeded by Mrs. M. V. Mosley to J. C. Adcock;

BEGINNING at a stake on the WB line of 10th St. N.E., the NE corner of the

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RECEIVED BY
LAMAR COUNTY CLERKS OFFICE
ON THIS THE 30 DAY OFMAY, 2018

Amonette lot and also the Mosley lot:

THENCE SOUTH with the WB line of 10th ST. NE, 60 ft. a stake;

THENCE WEST 98 ft. to a stake in the WB line of the Moseley lot, the NE corner of a lot deeded to J. C. Adcock by Mrs. Cora Hutton;

THENCE NORTH 60 feet, a stake, the NW corner of the Moseley lot;

THENCE with its NB line, 98 ft. to the place of beginning.

SUBSTITUTE TRUSTEE: BRENT W. MARTINELLI, JIM MILLS, SUSAN MILLS, ED WILSON, GINELLE CZARNECKI, VIRGINIA WENTLAND, BONNIE YOAKUM

Substitute Trustee's Mailing Address:

1700 Pacific Avenue, Suite 4545 Dallas, TX 75201

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

July 3, 2018, the first Tuesday of the month, to commence at 1:00 PM, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

The East foyer, just inside what is now called the 1st floor East entrance to the Lamar County Courthouse or as designated by the County Commissioners court or as designated by the County Commissioners.

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