NOTICE OF SUBSTITUTE TRUSTEE'S SALE

MCCULLOCH County

Deed of Trust Dated: June 28, 2007

Amount: \$99,400.00

Grantor(s): PATRICK THAYNE WILLIAMS and SHAWNA D WILLIAMS

Original Mortgagee: SILVER HILL FINANCIAL, LLC, A DELAWARE LIMITED LIABILITY COMPANY

Current Mortgagee: M & T BANK

Mortgagee Address: M & T BANK, P. O. Box 1364, Buffelo, NY 14240-1364

Recording Information: Document No. 030916

Legal Description: SEE EXHIBIT "A"

Date of Sale: April 7, 2020 between the hours of 10:00 AM and 1:00 PM.

Earliest Time Sale Will Begin: 10:00 AM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the MCCULLOCH 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.

LINDA J. REPPERT OR JUANITA COX, JIMMY CARROLL BREWER, STEPHEN RAWLINGS, HOWARD WHITNEY, PATRICK ZWIERS, KRISTOPHER HOLUB, JACK BURNS II OR PAMELA THOMAS 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 sele 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 warrantles whatsoever, express or implied, and subject to all matters of record affecting the

A debtor who is serving an 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 seq.), and state law, including Section 51.015 Texas Properly 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 OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

KIM ELLEN LEWINSKI, ATTORNEY AT LAW HUGHES, WATTERS & ASKANASE, L.L.P.

1201 Louisiana, Suite 2800 Houston, Texas 77002 Reference: 2019-007299

c/o Tejas Trustee Services 14800 Landmark Blvd, Suite 850 Addison, TX 75254

POSTED

FEB 1 2 2020

Christine A. Jones McCulloch County Clerk

LEGAL DESCRIPTION

BEING 3.6 ACRES MORE OR LESS OUT OF THE MORTHWEST PART OF A CERTAIN 258 ACRE TRACT, OUT OF THE EAST PART OF HOUSTON AND TEXAS CENTRAL RAILWAY COMPANY SURVEY NO. 179, ABSTRACT NO. 693, CERTIFICATE NO. 33/3288, PATENTED TO H.T.C. RAILROAD CO. BY PATENT NO. 232, VOLUME 44, MCCULLOCH COUNTY, TEXAS, DESCRIBED BY METES AND BOUNDS IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

EXHIBIT *

Beginning at a stake eat-for the Northwest comer of said 288.3 some trect, set 699.2 vares, more of less. West from the Northeast comer of said Survey No. 178 and sat in the South line of a public road;

Thence with the South line of seld public road and North line of seld 288.9 some tract, East 68 vares to a stake in West line of Pacen Street, produced South from the Rutherford & Trigg Addition to Street, Texas, as shown on the official Plat of seld Addition now in general use and of record in Volume 16. Page 686, Dead Records.

Thence with the West line of seid Pecen Street, produced South, South 303 verse to stake set for the Southeast

Thence West 68 verse to stake in West line of said 298,8 acre tract, for the Southwest conser of this tract;

Thance with West line of seld 298.3 sore tract, North 303 vares to the place of beginning.

FEB 1 2 2020

Christine A. Jones McCulloch County Clerk