

Notice of Substitute Trustee's Sale

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 is hereby given that, subject to the terms and conditions set forth in this Notice, a public sale, at auction, of the Property (as that term is defined and described below) will be held at the date, time and place set forth in this Notice.

1. *Property to Be Sold.* The Property to be sold, including improvements (collectively, the "Property"), is described as follows:

Legal Description:

See Exhibit "A" attached hereto and incorporated herein by reference

Mailing Address: 10027 County Road 414, Merkel, Jones County, Texas 79536

2. *Deed of Trust Creating Lien That Is The Subject of Sale.* The Deed of Trust dated March 8, 2011 executed by Mandy Miller for the benefit of First Financial Bank, N.A. – ("Beneficiary") and recorded in Volume 331, Page 41, of the Official Records of Jones County, Texas, covering among other things, the Property.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, October 7, 2014

Time: The sale will begin no earlier than 10:00 a.m. and no later than three hours thereafter.

Place: South entrance of courthouse of the Jones County, Texas Courthouse or at such other place as designated by the Commissioner's Court of Jones County, Texas for foreclosure sales pursuant to the Texas Property Code.

The Beneficiary reserves the right to postpone, withdraw, or reschedule the sale for another day. In the event that the sale is postponed or rescheduled, notice of the date of any rescheduled Substitute Trustee's Sale will be reposted and re-filed in accordance with the posting

POSTED NOTICE

DATE 9/10/14 TIME 3:10pm

DeAnn Jennings
JONES COUNTY CLERK, JONES CO., TX.

BY: _____

and filing requirements of the Texas Property Code. The reposting or re-filing may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash, subject to permitting the Beneficiary to have its bid(s) credited to the amounts owing under the terms of the Note (as hereafter described) that is secured by the Deed of Trust.

Those desiring to purchase the Property will need to demonstrate their immediate ability to pay by cash without delay (which may be by cashier's check) at the time that the Property is sold.

The 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 sale will necessarily be made subject to all 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. The sale shall not cover any part of the Property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable Property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee or Substitute Trustee to sell the Property in one or more parcels and/or to sell all or only part of the Property.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold in "as is" condition, without any express or implied warranties, except as to the warranties of title (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 of the Texas Property Code, the undersigned, as Substitute Trustee, reserves the right to set reasonable conditions (in addition to the conditions set forth herein) for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the Substitute Trustee.

5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust.

6. *Obligations Secured.* The Deed of Trust dated March 8, 2011 provides that it secures the payment of the indebtedness and obligations therein described including, including but not limited to the Promissory Note in the original principal amount of \$84,000.00 and payable to the order of First Financial Bank, N.A.; First Financial Bank, N.A. is the current owner and holder of the afore-mentioned Note and Deeds of Trust and is the beneficiary identified therein.

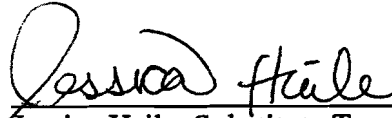
7. *Trustee/Substitute Trustee.* The undersigned has been appointed by the Beneficiary as Substitute Trustee under the terms of the Deed of Trust and may be referred to herein as either the "Trustee" or "Substitute Trustee".

8. *Default and Request to Act.* Default has occurred in the payment of indebtedness due under the afore-mentioned Note that is secured by the Deed of Trust. As a result, all of the unpaid balance of principal and accrued interest upon, the Note is now due and payable, along with all costs and expenses (including attorney's fees) that have been incurred by the Beneficiary and that are secured by the Deed of Trust. The Beneficiary has requested the undersigned, as Substitute Trustee under the Deed of Trust, to conduct this sale, the proceeds of such sale to be applied in accordance with the terms of the Deed of Trust. Notice is given that before the sale, the Beneficiary may appoint another person substitute trustee to conduct the sale.

THEREFORE, at the date, time and place set forth above, the undersigned, as Substitute Trustee, will sell the Property (including any improvements) at public auction to the highest bidder for cash (subject to the right of the Beneficiary to have its bid(s) credited to the amounts due under the Note) pursuant to the terms of the Deed of Trust and applicable law.

Questions concerning the sale may be directed to the undersigned or to the Beneficiary, First Financial Bank, N.A. Attention: Daniel Ortiz, telephone 325-627-7000.

Dated: September 10, 2014.

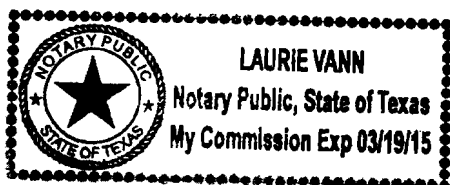


Jessica Haile, Substitute Trustee
McMahon Surovik Suttle, P.C.
400 Pine Street, Suite 800
Abilene, Texas 79601
325-676-9183 - Telephone
325-676-8836 - Facsimile

THE STATE OF TEXAS §
 §
COUNTY OF TAYLOR §

BEFORE ME, the undersigned Notary, on this day personally appeared Jessica Haile, personally known to me or identified by the oath of a credible witness personally known to me or by a current identification card or other document qualifying as satisfactory evidence of the identity of this person under §121.005(a), Texas Civil Practice and Remedies Code to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL of office on September 10, 2014.





NOTARY PUBLIC, STATE OF TEXAS

Property (including any improvements):

TRACT ONE: BEING 11.84 acres off the West side of a 59.84 acre tract out of Sections 25 & 26, Block 17, T & P RR. Co., Jones County, Texas, said 11.84 acres being all within said Section 26, Block 17, T & P RR. Surveys, Jones County, Texas, and being more particularly described as follows:

BEGINNING at a point in a county road at the Northwest corner of said 59.84 acre tract and being S 75° 45' W 862.71' from the Northeast corner of said Section 26;

THENCE N 75° 5' E 202.84' to a point;

THENCE S 15° 00' E 2526.5';

THENCE S 75° 06' W 204.56' to the Southwest corner of said 59.842 acre tract;

THENCE N 14° 57' 38" W 2528.78' to the place of beginning and containing 11.84 acres, more or less.

TRACT TWO: BEING 12.0 acres out of a 59.84 acre tract out of Sections 25 & 26, Block 17, T & P RR Co. Surveys, Jones County, Texas, said 59.84 acre tract being described in a deed fro Herber Oliver Kelso to John Scott Lanford and being recorded in Volume 691, Page 699, Deed Records of Jones County, Texas, said 12.0 acre tract being more particularly described as follows:

BEGINNING at a point on the NBL said Section 26, in the center of a county road and on the NBL said 59.84 acre tract; whence the Northeast corner said Section 26 bears N 75 degrees 45' E 452.87';

THENCE S 15 degrees 00' E of 23' pass an iron pin on the SBL said county road and continuing on for a total distance of 2524.13' to an iron pin on the most northerly SBL said 59.84 acre tract;

THENCE S 75 degrees 06' W 207.0' along the most northerly SBL said 59.84 acre tract to an iron pin;

THENCE N 15 degrees 00' W at 2504.84' pass an iron pin on the SBL said county road and continuing on for a total distance of 2526.48' to a point on the NBL said Section 26 in the center of said county road;

THENCE N 75 degrees 45' E 207.0' to the place of beginning and containing 12.0 acres, or which 0.11 acre being within said county road, leaving a total of 11.89 acres not encroached upon by said county road.

