NOTICE OF FORECLOSURE 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.

- 1. Property to Be Sold. The property to be sold is described as follows: SEE EXHIBIT "A"
- 2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 03/23/2011 and recorded in Book 1093 Page 362 Document 1086 real property records of Young County, Texas.
- 3. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: 07/04/2017 Time: 10:00 AM

Place: Young County Courthouse, Texas, at the following location: UNDER THE PORTICO AT THE NORTH ENTRANCE OF THE YOUNG COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S

OFFICE or as designated by the County Commissioners Court.

- 4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the 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, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.
- 5. Obligations Secured. The Deed of Trust executed by JUDY G. SMITH AND GERALD W. SMITH, provides that it secures the payment of the indebtedness in the original principal amount of \$300,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. FINANCE OF AMERICA REVERSE LLC is the current mortgagee of the note and deed of trust and REVERSE MORTGAGE SOLUTIONS, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is FINANCE OF AMERICA REVERSE LLC c/o REVERSE MORTGAGE SOLUTIONS, INC., 14405 Walters Road, Suite 200, Houston, TX 77014 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.
- **6.** Order to Foreclose. FINANCE OF AMERICA REVERSE LLC obtained a Order from the 90th District Court of Young County on 05/09/2017 under Cause No. 33133. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.
- 7. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint TERRY BROWDER, LAURA BROWDER, MARSHA MONROE, DONNA STOCKMAN, DAVID STOCKMAN, ANGELA LEWIS OR BRENDA WIGGS, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

Mackie Wolf Zientz & Mann, P.C. Brandon Wolf, Attorney at Law L. Keller Mackie, Attorney at Law Lori Liane Long, Attorney at Law Tracey Midkiff, Attorney at Law Marissa Sibal, Attorney at Law Parkway Office Center, Suite 900 14160 North Dallas Parkway Dallas, TX 75254

TERRY BROWDER, LAUKA BROWDER, MARSHA MONROE, DONNA STOCKMAN, DAVID STOCKMAN, ANGELA LEWIS OR BRENDA WIGGS

c/o AVT Title Services, LLC 1101 Ridge Rd. Suite 222 Rockwall, TX 75087

Certificate of Posting
whose address is 14160 N. Dallas Pkwy, Suite 900, Dallas, TX 75254. I declare under
I filed this Notice of Foreclosure Sale at the office of the Young County Clerk and

penalty of perjury that on ______ I filed this Notice of Foreclosure Sale caused it to be posted at the location directed by the Young County Commissioners Court.

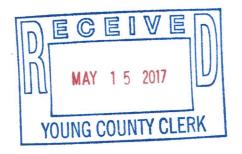


EXHIBIT "A"

First Tract: Being 0.23 acres, more or less, out of the J. W. Manning Survey, Abstract No. 188, in Young County, Texas, described as follows;

Beginning in the EBL of FM Highway 2652 at property fence corner 671 feet South of NW corner of J. W. Manning Survey;

Thence East 100 feet;

Thence South 0-27 West 100 feet;

Thence West 100 feet to EBL of highway;

Thence North 0-27 East 100 feet to the Point of Beginning.

<u>Second Tract:</u> Being 4.94 acres, more or less, out of the J. W. Manning Survey, Abstract No. 188, in Young County, Texas, described as follows;

Beginning at stake in property fence line 100 feet East of EBL of FM Highway 2652 and 671 feet South of NW corner of Manning Survey;

Thence East 731 feet to property fence corner;

Thence South 0-48 East 270 feet to stake in property fence line;

Thence West 837 feet to EBL of highway;

Thence North 0-27 East 170 feet;

Thence East 100 feet;

Thence North 0-27 East 100 feet to the Place of Beginning.