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NOTICE OF SUBSTITUTE TRUSTEE'S SALE FILED FOR RECORD
AT 11 O'CLOCK A.M.

Date: March 14, 2016

MAR 15 2016

SHERRY DOWD, County Clerk
NAVARRO COUNTY, TEXAS
BY [Signature] DEPUTY

Default and Request To Act:

One or more defaults have occurred under the Deed of Trust described below. The Beneficiaries have requested me, as Substitute Trustee, to conduct this sale.

This sale is a non-judicial foreclosure sale of the below described property being conducted pursuant to the power of sale granted by Twin Lakes Ventures, LLC in the below described Deed of Trust executed by Twin Lakes Ventures, LLC and pursuant to the provisions of Chapter 51, Texas Property Code.

Property:

Tract 421, THE SHORES ON RICHLAND CHAMBERS LAKE, Phase 5, An Addition of 17.303 acres to Navarro County, Texas located in the Robert Caradine Survey, Abstract No. 139, Navarro County, Texas and filed of record in Volume 7, Page 397, Official Map and Plat Records of Navarro County, Texas (the "Property").

Deed of Trust:

Date: March 28, 1012

Grantor: Twin Lakes Ventures, LLC, a Texas Limited Liability Company

Grantor's County: Navarro County, Texas

Beneficiary: John D. Oliver and Sandra W. Oliver

Recorded in: Document No. 00002461, Real Property Records, Navarro County, Texas

Obligation Secured:

The Deed of Trust provides that it secures the payment of the indebtedness and other obligations set forth in the Note and Deed of Trust, as defined herein.

Note:

Date: March 28, 2012
Amount: \$475,000.00
Debtor: Twin Lakes Ventures, LLC, a Texas Limited Liability Company
Holder: John D. Oliver and Sandra W. Oliver

Date, Time, and Place of Sale:

Date: April 5, 2016
Time: The sale shall begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale shall be completed by no later than 4:00 P.M.
Place of Sale: At the East entrance to the Navarro Center at 800 North Main Street, Corsicana, Texas 75110.

Substitute Trustee:

Frank M. Newman, Jr.
Decker Jones, PC
801 Cherry Street, Suite 2000, Unit 46
Fort Worth, Texas 76102.
Office Phone: 817-336-2400
Fax Phone: 817-336-2181
Email: fnewman@deckerjones.com

Note: At any time from the date of this Notice to the Date of the Sale, the Beneficiaries may appoint a different or additional person as the substitute trustee to conduct the sale with no notice other than the filing of a new Appointment of Substitute Trustee

Terms of Sale:

The sale will be conducted as a public auction to the highest bidder for cash, cashier's check, bank check, wire or electronic funds transfer or other method which is deemed acceptable to the Substitute Trustee in his sole and unfettered discretion, subject to the provisions of the deed of trust and the matters set forth below. The Beneficiaries may submit a bid at the sale. The Substitute Trustee may permit the Beneficiaries to have their bid credited to the note up to the amount of the unpaid debt and other costs secured by the deed of trust at the time of sale.

Payment of the bid price will be given to the Substitute Trustee at the conclusion of the sale. The Substitute Trustee may, in his sole and unfettered discretion, allow an apparent high bidder a

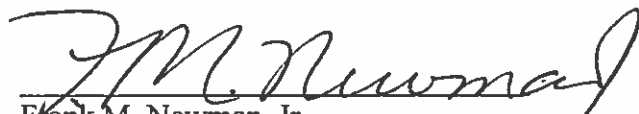
period of time to deliver the purchase price. In the event the apparent, high bidder fails to timely pay the purchase price, fails to pay in funds or in a manner acceptable to the Substitute Trustee, in his sole and unfettered discretion, or otherwise fails to consummate the sale properly, the Substitute Trustee may terminate the sale to that bidder and sell the Property to the next highest bidder or he may cancel the sale.

The sale will be made "as is, where is" and expressly subject to any title defects whether evident from an examination of the Real Property Records of the county where the Property is located or not and expressly subject to any Reservations and Exclusions or other matters set forth in the deed of trust or deed affecting the Property, if any, to the extent that they are currently in force and effect and have not been subordinated to the Deed of Trust. Prospective bidders are strongly urged to conduct, subject to the rights of Grantor, a physical examination of the Property, to examine all applicable real property and tax records affecting the Property, to exercise due diligence to determine the nature and extent of any matters affecting the Property and to consult legal counsel prior to making a bid for the Property.

The Substitute Trustee shall deliver a Substitute Trustee's Deed in the form attached hereto at the time of the sale or within not more than ten (10) days following the sale. The winning bidder is responsible for providing the Substitute Trustee with his proper mailing address, phone number and email address.

It is the responsibility of the winning bidder to file the Substitute Trustee's Deed at the bidder's expense.

Assert and protect your rights as a member or 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.



Frank M. Newman, Jr.,
Decker Jones, PC
801 Cherry Street, Suite 2000, Unit 46
Fort Worth, TX 76102
817-336-2400 Office
817-336-2181 Fax
fnewman@deckerjones.com

(Acknowledgment on Next Page)

STATE OF TEXAS §
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COUNTY OF TARRANT §

ACKNOWLEDGED BEFORE ME, the undersigned authority by Frank M. Newman, Jr.
on this 11th day of March, 2016, for the purposes and consideration set forth herein.



Leia Hatzendihler

Notary Public, State of Texas