Filed Dec 14, 2015

at 4:11 o'clock M

Notice of Substitute Trustee's Sale

Date:

December 8, 2015

Mortgagee:

Southwest Stage Funding, LLC dba Cascade Financial Services

Note:

Note dated March 26, 2013 in the original principal amount of \$142,373.00

Deed of Trust:

Date:

March 26, 2013

Grantor:

Karl E. Owings and Teresa A. Owings

Mortgagee:

Mortgage Electronic Registration Systems, Inc., acting solely as nominee for

Southwest Stage Funding, LLC dba Cascade Financial Services

Recording information:

Clerk's File No. 48893, Volume 57, Page 783, of the Official

Public Records of Real Property of Kimble County, Texas

Property:

Being 0.203 acres of land, more or less, situated in the Fried Hoertling Survey Number 384, Abstract 327, Kimble County, Texas, being a portion of Tract IX of the Western Addition to the town of Junction recorded in Volume 1, Page A Map and Plat Records, Kimble County, Texas, and being that certain tract of land described in the General Warranty Deed recorded in Volume 152, Page 652, Deed Records, Kimble County, Texas, said 0.203 acres and being more particularly described by metes and bounds in Exhibit "A" attached hereto and made a part

hereof.

Substitute Trustee's Name:

Brent A. Lane, Linda J. Reppert, Howard Whitney, Kelly Goddard, or

Darian Goddard, any to act

Substitute Trustee's Address: 12841 Jones Road, Suite 100, Houston, Texas 77070 (Harris County)

County:

Kimble

Date of Sale (first Tuesday of month):

January 5, 2016

Time of Sale:

10:00 a.m. - 1:00 p.m.

Place of Sale:

In the area designated by the Commissioners Court of such County, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

Mortgagee has appointed Brent A. Lane, Linda J. Reppert, Howard Whitney, Kelly Goddard, or Darian Goddard, any to act, as Substitute Trustee under the Deed of Trust. Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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.

Brent A. Lane, Linda J. Reppert, Howard Whitney, Kelly Goddard, or Darian Goddard, any to act

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PREPARED IN THE OFFICE OF:

Law Office of Beard & Lane, P.C. 12841 Jones Road, Suite 100 Houston, Texas 77070 Telephone: (281) 897-8848 Email: brent@beardlane.com

Exhibit "A"

METES AND BOUNDS

Being 0.203 acres of land, more or less, situated in the Fried Hoertling Survey Number 384, Abstract 327, Kimble County, Texas, being a portion of Tract IX of the Western Addition to the town of Junction recorded in Volume 1, Page A Map and Plat Records, Kimble County, Texas, and being that certain tract of land described in the General Warranty Deed recorded in Volume 152, Page 652, Deed Records, Kimble County, Texas, said 0.203 acres being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod found for the northwest corner of this 0.203 acres, same being the southwest corner of the Falipe Vasquez 0.406 acres (Volume 149, Page 304) on the West Right-of-Way line of Volimer Street;

THENCE departing the West Right-of-Way line of said Vollmer Street and along the line common to this 0.203 acres and said Vasquez 0.406 acres, North 90 degrees 00 minutes 00 seconds East, a distance of 132.00 feet to a 1/2 inch iron rod set for the northeast corner of this 0.203 acres, same being the southeast corner of said Vasquez 0.406 acres, on the East line of the Alton Davis 0.800 acres (Volume 71, Page 417);

THENCE along the line common to this 0.203 acres and said Davis 0.800 acres, South 00 degrees 00 minutes 00 seconds East, a distance of 67.06 feet (called 67 feet) to a 1/2 inch iron rod set for the southeast corner of this 0.203 acres, same being the southwest corner of said Davis 0.800 acres;

THENCE along the South line of this 0.203 acres, South 90 degrees 00 minutes 00 seconds West, a distance of 132.00 feet to a 1/2 inch iron rod found for the southwest corrier of this 0.203 acres, same being southeast corner of this 0.203 acres, on the West Right-of-Way line of said Vollmer Street;

THENCE along the West Right-of-Way line of said Vollmer Street, North 90 degrees 00 minutes 00 seconds East (bearing basis), a distance of 67.06 feet (called 67 feet) to the POINT OF BEGINNING, and containing 0.203 acres of land, more or less.

I hereby certify that these field notes were prepared from an actual survey made on the ground under my supervision and are true and correct to the best of my knowledge and belief. All iron rods set are 1/2 inch rebar. A survey plat of the above described tract prepared this day is hereby attached to and made a part hereof.

David L. Elzy

Registered Professional Land Surveyor

Texas Registration No. 4675

March 26, 2013