Notice of Foreclosure Sale

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June 5, 2018

Deed of Trust ("Deed of Trust"):

Dated:

March 23, 2017

Grantor:

Janice Gilcrease Helms

Trustee:

Michael J. Rogers and/or Daren R. Van Slyke

Lender:

Equity Trust Company FBO Custodian Robert Cast Z148111

Recorded in:

Volume 1902 / Page 369 of the real property records of Hill

County, Texas

Legal Description:

TALL TIMBER EST #3 LT 265 (.2286 acres, more or less) and

TALL TIMBER EST #3 LT 265 (1.39 acres, more or less)

Secures:

Promissory Note ("Note") in the original principal amount of

\$8,995.00, executed by Janice Gilcrease Helms ("Borrower") and

payable to the order of Lender

Substitute Trustee:

Michael J. Rogers or Daren R. Van Slyke

Substitute Trustee's

Address:

108 E. Chambers Street, Cleburne, Texas, 76031

Foreclosure Sale:

Date:

Tuesday, July 3, 2018

Time:

The sale of the Property will be held between the hours of 10:00

A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 AM and not later than three

hours thereafter.

Place:

At the East door of the Courthouse in Hill County, Texas, or, if the

preceding is no longer the designated area, the most recent area

designated by the Hill County Commissioner's Court

Terms of Sale:

The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Equity Trust Company FBO Custodian Robert Cast Z148111's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Equity Trust Company FBO Custodian Robert Cast Z148111, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Equity Trust Company FBO Custodian Robert Cast Z148111's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Equity Trust Company FBO Custodian Robert Cast Z148111's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Equity Trust Company FBO Custodian Robert Cast Z148111 passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure Sale will necessarily be made subject to all prior 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Equity Trust Company FBO Custodian Robert Cast Z148111. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

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.

STATE OF TEXAS

2018.

COUNTY OF JOHNSON

THE ROGERS LAW FIRM, P.C. 108 E. Chambers Street Cleburne, Texas 76031 Telephone (817) 558-4323 Telecopier (817) 645-2175 Attorney for Equity Trust Company FBO Custodian Robert Cast Z1481) Before me, the undersigned notary public, on this day personally appeared whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed. Given under my hand and seal of office this

> CHEYENNE C. THREADGILL Notary Public, State of Texas My Commission Expires February 17, 2019