NOTICE OF SUBSTITUTE TRUSTEE'S SALE

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

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 on 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 military service to the sender of this notice immediately.

STATE OF TEXAS

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, by Deed of Trust dated February 14, 2008, Marin D. Ponce and Josefa A. Ponce conveyed to Tim Williams, as Trustee, the property situated in Refugio County, Texas, to wit:

Property: The West Eighty Feet (W/80') of Lots Five (5) and Fifteen (15), Block Four (4) of the Original Town of Refugio, Refugio County, Texas, as shown on the plat of said Town in the office of the County Clerk of Refugio County, Texas, as well as a 1999 Palm Harbor Manufacturing LP "Palm Harbor" manufactured home, 32' x 76', Serial Numbers PH0514524A and PH0514524B; HUD Label/Seal Numbers PFS0579436 and PFS0579437, together with all furnishings, equipment, appliances, and accessories included at the time of purchase.

To secure that certain Note executed by Marin D. Ponce and Josefa A. Ponce and made payable to 21st Mortgage Corporation (hereinafter the "Note"), which such Deed of Trust filed and recorded on February 22, 2008 under Document/Instrument Number: 2008-00026252 in the Official Records of Refugio County, Texas (hereinafter "Deed of Trust"); and

WHEREAS, the undersigned is the Substitute Trustee as appointed in the aforesaid Deed of Trust by a substitution, said appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, default has occurred under the terms of the Note secured by the Deed of Trust, and the indebtedness evidenced therein is now wholly due, the owner and holder of said indebtedness has requested the undersigned Substitute Trustee to sell the Property to satisfy same.



NOW, THEREFORE, notice is hereby given that on Tuesday, the 1st day of November, 2016, the Property will be sold at auction at the earliest of 10:00 a.m. or no later than three (3) hours after that time at the front porch on the easterly side of the courthouse facing Commerce Street, 808 Commerce Street, Refugio, Refugio County, Texas, or as designated by the County Commissioners, to the highest bidder for cash. The Trustee's sale will occur between the earliest time to begin the sale as specified above, and 1:00 p.m.

Witness my hand this the 6th day of October, 2016.

Shawn K. Brady and/or

Kelli Owens,

Substitute Trustee

c/o BRADY LAW FIRM, PLLC 6351 Preston Road, Suite 160 Frisco, Texas 75034 (972) 424-7200 Telephone (972) 424-7244 Facsimile

GRANTEE'S MAILING ADDRESS:

21st Mortgage Corporation 620 Market Street One Center Square Knoxville, Tennessee 37902