

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE
NOTICE REGARDING MILITARY SERVICE**

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.

Whereas pursuant to that one certain Deed of Trust dated February 15, 2012, executed by Justin Adam Waterman and Tonya Michelle Waterman ("Mortgagor"), Mortgagor conveyed to Gregory L. Longino as Trustee all of their right, title, and interest in and to that one certain parcel of real property situated in Angelina County, Texas, and described in Exhibit "A" attached hereto and incorporated herein as if fully set out verbatim, together with all improvements thereon and including all other property set forth in the Deed of Trust, to secure the payment of that one certain Real Estate Lien Note or Promissory Note dated February 15, 2012, in the original principal amount of \$51,000.00, executed by Mortgagor and payable to the order of Phyllis Ann Baxter ("Beneficiary") and any and all other indebtedness secured by the Deed of Trust; and

Whereas the Deed of Trust was filed in the Official Real Property Public Records of Angelina, Texas, under Clerk's Instrument No. 2012-00289409 of Angelina, Texas; and

Whereas the Note and Deed of Trust are in default and the entire unpaid balance of the Note is due and payable, and Beneficiary intends to enforce the power of sale set forth in the above-referenced Deed of Trust; and

Whereas Beneficiary has appointed a Substitute Trustee for Gregory L. Longino by instrument dated the 14th day of June, 2013; and

Whereas the Beneficiary has directed the Substitute Trustee to enforce the power of sale under the Deed of Trust for the purpose of collecting the indebtedness secured under it, after the giving of at least 21 consecutive days' notice and recording the Notice in the Angelina County Clerk's Office giving the time, place, and terms of said sale, and description of the property to be sold, pursuant to the Deed of Trust and the laws of the State of Texas;

Therefore, I, Jeremy Crew, Substitute Trustee, hereby give notice, after due publication as required by the Deed of Trust and/or security instruments and the Texas Property Code, that I will, after due posting, publication, and filing of this Notice, and after having given written notice of at least 21 consecutive days by certified mail, return receipt requested, to each debtor obligated to pay the Note and indebtedness secured by the Deed of Trust, at the last-known address of each such debtor, according to the records of Beneficiary, as required by the Deed of Trust and the laws of the State of Texas, sell the Property at public auction to the highest bidder or bidders for cash on the following date and at the following location:

Date of Sale: October 1, 2013

Time of Sale: Pursuant to Section 51.002 of the Texas Property Code, the foreclosure sale will begin no earlier than 1:00 p.m. and no later than three hours after that time. The sale shall be completed by no later than 4:00 p.m.

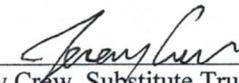
Place: Angelina County Courthouse Annex in Lufkin, Texas, at the following location: The sale will be held in the area designated by the Angelina County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Foreclosure Sale was posted.

Terms of Sale: Cash

The sale conducted pursuant to this Notice will be made subject to any valid and existing liens and any other title encumbrances affecting title to the property described above or any part of the property that are proved superior to the liens

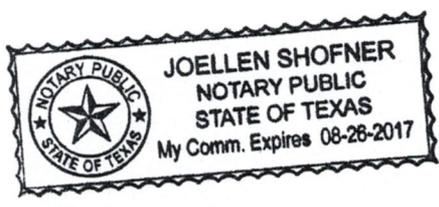
and other rights of Beneficiary under the security instrument or other recorded instruments.

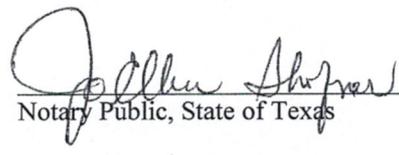
Witness my hand on the 13th day of September, 2013.



Jeremy Crew, Substitute Trustee
115 West Shepherd Avenue
Lufkin, Texas 75904
Phone: 936-633-7583
FAX: 936-639-3049

SUBSCRIBED AND SWORN TO BEFORE ME on this the 13th day of September, 2013, to certify which witness my hand and seal of office.





Notary Public, State of Texas

All that certain tract or parcel of land lying and being situated in Angelina County, Texas, about one and one-half (1-1/2) miles South of the Town of Burke, Texas, a portion of the Thomas Quevado League and being a portion of that certain tract or parcel of land conveyed by W. C. Ogden and wife, B. B. Ogden, to G. R. Warner by Deed dated December 12, 1923, of record in Book 69 at Page 366 of the Deed Records of Angelina County, Texas, further described by metes and bounds as follows, to-wit:

BEGINNING 307.5 ft. N 12 East from N. W. corner Wilson Clark one (1) acre tract, this corner being at N. W. corner of a one (1) acre tract conveyed to William Provost and wife, Lettie Provost, 4" pipe for corner in East line of Old State Highway No. 35;

THENCE S 78 E with N. B. line of Provost one (1) acre tract above referred to 435 ft. to stake in W. margin of U. S. Highway No. 59 N. E. corner of Provost said one (1) acre tract;

THENCE N 12 E at 102.5 feet, stake for corner in West margin of U. S. Highway No. 59;

THENCE N 78 W at 435 ft. to stake in E. B. line of Old State Highway No. 35;

THENCE S 12 West at 102.5 ft. to the place of beginning and containing one (1) acre of land.

SAVE AND EXCEPT and not conveyed hereby that certain .141 acres of land conveyed by Deed from Ernest Smith and wife, Allie Smith to the State of Texas by deed dated November 23, 1959 of record in Volume 237, Page 36 of the Deed Records of Angelina County, Texas to which reference is hereby made for any and all purposes.

SAVE AND EXCEPT and not conveyed hereby that certain .4481 acre tract of land conveyed by deed from John N. Ellison to Harold Neyland and wife, Linda by deed dated May 19, 1969 of record in Volume 257, Page 918 of the Deed Records of Angelina County, Texas to which reference is hereby made for any and all purposes.

Personal Property: The property constituting personal property located in or on and used in the enjoyment of the Property.

DESCRIPTION OF COLLATERAL COVERED BY SECURITY AGREEMENT/FINANCING STATEMENT: Three (3) dry chairs with dryers; Shampoo chair; Shampoo bowl; On wall styling station; Styling chair with base; Frigidaire window air conditioner.

In addition to creating a deed-of-trust lien on all the real and other property described above, Grantors also grant to Lender a security interest in all of the above-described personal property pursuant to and to the extent permitted by the Texas Uniform Commercial Code.

In the event of a foreclosure sale under this deed of trust, Grantors agree that all the Property may be sold as a whole at Lender's option and that the Property need not be present at the place of sale.

EXHIBIT

A