NOTICE OF FORECLOSURE SALE

January 8, 2019

Deed of Trust ("Deed of Trust"):

Dated:

May 3, 2019

Grantor:

Miguel Angel Reyes Alvarez

Trustee:

Veronica Martinez

Lender:

KW Ventures, Inc., a Texas corporation

Recorded in:

Volume 1018, Page 0700 of the Official/Public Records of Trinity

County

Legal Description:

LOTS 42 & 43, in BLOCK 1, of AREA "A" PINECREST ESTATES, a subdivision situated in the Elisha Roberts Survey, A-38, Trinity County, Texas, according to the map thereof recorded in Cabinet A, Slide 141 of the Plat Records or Trinity County,

Texas.

Commonly known as 640 Eagle Drive, Trinity, Texas 75862

Secures:

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

\$27,100.00, executed by Miguel Angel Reyes Alvarez

("Borrower") and payable to the order of Lender

Property:

The real property, improvements, and personal property described

in and mortgaged in the Deed of Trust.

Substitute Trustee:

Sharon St. Pierre, Robert LaMont, Allan Johnston, Donna

Caddenhead, Ronnie Hubbard, Penney Thornton

Substitute Trustee's

Address:

c/o Foreclosure Services, LLC

8101 Boat Club Road, Suite 320

Fort Worth, Texas 76052

Foreclosure Sale:

Date:

Tuesday, February 4, 2020

Time:

The sale of the Property will be held between the hours of 1:00 P.M. and 4:00 P.M. local time; the earliest time at which the

Foreclosure Sale will begin is 1:00 AM and not later than three

hours thereafter.

Place:

The center steps of front of Trinity County Courthouse located at 162 West First Street, Groveton, Texas 75845 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51,002 OF THE TEXAS PROPERTY CODE

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 Lender'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, Lender, 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 Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender'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 Lender, 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 Lender. 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.

Veronica A. Martinez, Attorney for Lender

Banahan & Martinez, PLLC 1400 Broadfield Blvd., Suite 105

Houston, Texas 77084 Tel. (281) 394-3122

veronica@bmlawhouston.com

Sharon St. Pierre, Robert LaMont, Allan Johnston, January 13,2020 Donna Caddenhead, Ronnie Hubbard, or Penney

Thornton

Substitute Trustee

c/o Foreclosure Services, LLC

8101 Boat Club Road, Suite 320

Fort Worth, Texas 76179