NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date:

November 26, 2019

Note:

Promissory Note described as follows:

Date:

May 30, 2018

Maker:

Brandon H. Rowe and Christina R. Rowe

Payees:

Roland E. Kane and Dolores L. Kane

Original Principal Amount:

SIXTY SEVEN THOUSAND FIVE HUNDRED and

NO/100 (\$67,500.00) DOLLARS

Deed of Trust:

Deed of Trust described as follows:

Date:

Effective date May 30, 2018

Grantors:

Brandon H. Rowe and Christina R. Rowe

Trustee:

Samuel P. Johnson

Beneficiaries (Lenders):

Roland E. Kane and Dolores L. Kane

Recorded:

Volume 1001, Page 0670, et seq, Official Records of Trinity County, Texas

Lenders:

ROLAND E. KANE and DOLORES L. KANE

Borrowers:

BRANDON H. ROWE and CHRISTINA R. ROWE

Property:

The real property described as follows:

0.463 acre of land, more or less, in the G. W. Wilson Survey, A-628, in Trinity County, Texas, being described by metes, bounds and references in the Exhibit, marked "A", attached hereto and incorporated herein for all purposes.

Together with all improvements, easements, intangibles, rents, revenues, contracts, and rights appurtenant to the real property, as described in the Deed of Trust.

Substitute Trustee: JOE SCOTT EVANS

Substitute Trustee's Mailing Address:

P.O. Drawer 310

Groveton, Texas 75845

Date and Time of Substitute Trustee's Sale of Property:

January 7, 2020, the first Tuesday of the month, to commence at 11:00 am, or within three (3) hours after that time.

Place of Substitute Trustee's Sale of Property:

The middle door of the south side of the Trinity County Courthouse located at 162 West 1st Street, Groveton, Texas.

RECITALS

Defaults have occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of these defaults, ROLAND E. KANE and DOLORES L. KANE, the owners and holders of the Note and the Deed of Trust lien have requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

NOV 26 2019

1

The Deed of Trust encumbers real property. Formal notice is now given of ROLAND E. KANE and DOLORES L. KANE's election to proceed against and sell the real property, and all improvements located thereon, described in the Deed of Trust consistent with their rights and remedies under the Deed of Trust and Texas Business and Commerce Code.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, JOE SCOTT EVANS as Substitute Trustee, or any other substitute trustee ROLAND E. KANE and DOLORES L. KANE may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

EXECUTED as of November 26, 2019.

V

ANS, Substitute Trustee