NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:

6/25/2007

Original Beneficiary/Mortgagee:

BENEFICIAL TEXAS INC.

Recorded in: Volume: 626

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Instrument No: 2007-3867

Mortgage Servicer:

Rushmore Loan Management Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current

Beneficiary/Mortgagee.

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

Date of Sale: 2/5/2019 Earliest Time Sale Will Begin: 10am

Place of Sale of Property: THE SOUTHWEST ENTRANCE DOOR TO THE FIRST FLOOR OF THE COURTHOUSE 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.

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Notice Pursuant to Tex. Prop. Code § 51.002(i): Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National 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.

Mortgage Servicer's Address: 15480 Laguna Canyon Road, Suite 100 Irvine, CA 92618

Grantor(s)/Mortgagor(s):

Current Beneficiary/Mortgagee:

JOE E. YOUNG AND BARBARA G. YOUNG

Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity, but solely as trustee for RMAC Trust, Series 2015-5T

Irvine, CA 92618

Property County:

HOPKINS

Shannah Howle, Jon Murphy Howle, Sue Spasic or Zoran W. Spasic or Thuy Frazier or Cindy Mendoza or Deanna Segovia, Substitute Trustee McCarthy & Holthus, LLP 1255 WEST 15TH STREET, SUITE 1060 PLANO, TX 75075

MH File Number: TX-16-27947-FC Loan Type: Conventional Residential

"EXHIBIT A"

All that certain lot, tract or parcel of land situated in the City of Sulphur Springs, Hopkins County, Texas about ¼ miles NE from the public square, being a part of the E. Melton Survey, A-583;

BEGINNING at a stake, the intersection of the West edge of Jackson St. with the North edge of California St.;

THENCE N 88 deg. 45 min. W along the NB line of California St. 79 ft. to a stake;

THENCE N 0 deg. 0 min. 214 ft. to a stake;

THENCE S 88 deg. 45 min. E 78 ft. to a stake in the WB line of Jackson St. THENCE S 0 deg. 0 min. along WB line of Jackson St. 214 ft. to the place of

beginning.