NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on March 13, 2015, Gary Spraggins and Deanna Spraggins executed a Deed of Trust (the "Deed of Trust") conveying to Kirk L. Lee, Trustee, certain real property more particularly described in Exhibit A, which is attached hereto and incorporated herein by reference, together with all improvements, fixtures and personal property located thereon or used in connection therewith and certain other personal property as more fully described in the Deed of Trust (all of the real and personal property covered by the Deed of Trust is hereinafter referred to collectively as the "Property"), recorded in Volume 919, Page 587 of the Real Property Records of Hopkins County, Texas; Assignment of Rents of even date recorded in Volume 919, Page 599 of the Real Property Records of Hopkins County, Texas; and

WHEREAS, Guaranty Bank & Trust, N.A. (formerly Guaranty Bond Bank, N.A.) ("Holder") has all interest in, to and under the Note and Deed of Trust and in and to all other indebtedness secured by the Deed of Trust; and

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust; and

WHEREAS, default has occurred pursuant to the provisions of the Deed of Trust, the indebtedness is now wholly due, and Holder, being the owner and holder of said Indebtedness has requested the undersigned to sell the Property to satisfy the Indebtedness;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, September 4, 2018** at **10:00 a.m.** or within three hours after that time, the undersigned will sell the Property at the entrance of the Hopkins County Courthouse, Sulphur Springs, Texas, as designated by the Commissioner's Court in Hopkins County, Texas, to the highest bidder for cash.

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.

WITNESS my and this 4 day of August, 2018.

Name: Donna Hughes
Substitute Trustee
Address: 100 W. Arkansas Street
Mt. Pleasant, Texas 75455

Phone: 903-572-9881

THE STATE OF TEXAS

COUNTY OF TITUS

This instrument was acknowledged before me on the $\frac{14}{14}$ day of August, 2018, by Donna Hughes, Substitute Trustee, in the capacity therein stated.

ANNA CRUZ Notary Public STATE OF TEXAS ID#1223276-4 My Comm. Exp. Feb. 2, 2021

Notary Public in and for the State of Texas

EXHIBIT A

All that certain tract or parcel of land situated in the City of Sulphur Springs, Hopkins County, Texas, being part of a called 6.056 acre tract in the E. Melton Survey, A-583, described in a deed from Chad Cable, Trustee, to Dean Howle and wife, Mary Linda Howle, as recorded in Vol. 303, Page 143, Real Property Records, Hopkins County, Texas, and being fully described as follows:

BEGINNING at a stake in the North curb line of Houston Street, and being N 87 deg. 24 min. 48 sec. W 244.16 feet from the Southeast corner of the said 6.056 acre tract as

described above;

THENCE N 87 deg. 24 min. 48 sec. W 245.24 feet to the Southeast corner of Lot 1 of the Murphy Addition as recorded in Vol. 6, Page 52, Map Records, Hopkins County, Texas, and being the Southwest corner of this tract;

THENCE N 07 deg. 30 mln. 57 sec. E 133.27 feet to corner;

THENCE S 79 deg. 35 min. 47 sec. E 49.95 feet to corner;

THENCE N 10 deg. 37 min. 23 sec. E 150.60 feet to corner;

THENCE S 81 deg. 49 min. 26 sec. E 188.48 feet to corner;

THENCE S 08 deg. 00 min. 00 sec. W 257.90 feet to the North boundary line of Houston Street, being the Southeast corner of said tract and the point of beginning, containing 1.335 acres, more or less.

Also known as Lot 2 of a subdivision located in the Elizabeth Melton Survey, A-583, of Hopkins County, Texas, according to the map or plat thereof recorded in Vol. 6, Page 52 of the Map Records, Hopkins County, Texas.

The Real Property or its address is commonly known as 201 Houston Street, Sulphur Springs, TX 75482.