

Notice of Substitute Trustee's Sale

FILED FOR RECORD
IN MY OFFICE
AT 3:00 O'CLOCK 9 M

Date: September 8, 2016

SEP 09 2016

Substitute Trustee:

CHRIS SMITH

Substitute Trustee's Address:

P.O. Drawer 579
Carthage, Texas 75633

BOBBIE DAVIS
COUNTY CLERK, PANOLA COUNTY, TEXAS
BY T. Embrey DEPUTY

Mortgagee: FIRST STATE BANK AND TRUST COMPANY, CARTHAGE, TEXAS, a Texas bank

Note: Note dated December 15, 2009 in the amount of \$53,500.00, executed by Dena Marie Frageman and payable to the order of FIRST STATE BANK AND TRUST COMPANY, CARTHAGE.

Deed of Trust

Date: December 15, 2009

Grantor: DENA MARIE FRAGEMAN

Mortgagee: FIRST STATE BANK AND TRUST COMPANY, CARTHAGE, TEXAS, a Texas bank

Recording information: Volume 1541, Page 325, Official Public Records of Panola County, Texas.

Property: All that certain lot or parcel of land being Lot 5, Block 78A, of the Phillips Addition, to the City of Carthage, Panola County, Texas, according to the map or plat of said Addition, as the same appears of record in Volume 366, Page 138, of the Deed Records of Panola County, Texas.

County: Panola

Date of Sale (first Tuesday of month): October 4, 2016

Time of Sale: The sale will begin no earlier than 1:00 p.m. and no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

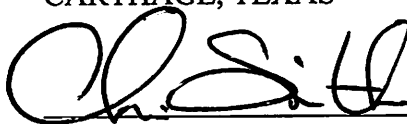
Place of Sale: Panola County Courthouse in Carthage, Texas, at the following location: Courthouse steps on the East side of the Panola County Courthouse situated on 110 S. Sycamore Street, Carthage, Texas 75633

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.

Mortgagee has appointed CHRIS SMITH is Substitute Trustee under the Deed of Trust. Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Time of Sale or not later than three hours thereafter. The sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.

FIRST STATE BANK AND TRUST COMPANY
CARTHAGE, TEXAS

A handwritten signature in black ink, appearing to read "Chris Smith", written over a horizontal line.

CHRIS SMITH, Vice President & Substitute
Trustee for
P.O. Drawer 579
Carthage, Texas 75633