NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:

4/30/2015

Original Beneficiary/Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR CALIBER HOME LOANS, INC. ITS SUCCESSORS AND ASSIGNS

Recorded in: Volume: NA Page: NA

Instrument No: 00003007

Mortgage Servicer:

Caliber Home Loans, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address: 13801 Wireless Way,

Oklahoma City, OK 73134

Property County:

NAVARRO

Current Beneficiary/Mortgagee: CALIBER HOME LOANS, INC.

JANICE MODERZINSKY, A SINGLE PERSON

Grantor(s)/Mortgagor(s):

AUG 25 2022

RRY DOWD! Coun

Legal Description: LEGAL DEXCRIPTION ATTACHED HERETO AND MADE PART HEREOF

Date of Sale: 10/4/2022

Earliest Time Sale Will Begin: 1pm

Place of Sale of Property: THE FRONT STEPS OF THE COURTHOUSE, LOCATED AT 300 WEST 3RD AVENUE, CORSICANA, TEXAS 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.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of Tex. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

Lori Garner, Sharon St. Pierre, Robert LaMont, Sheryl LaMont, Randy Daniel, Cindy Daniel, Allan Johnston, Ronnie Hubbard,

Mollie McCoslin or Thuy Frazier

or Cindy Mendoza

or Catherine Allen-Rea

or Cole Patton, Substitute Trustee

McCarthy & Holthus, LLP

1255 WEST 15TH STREET, SUITE 1060

PLANO, TX 75075

MH File Number: TX-22-93691-POS

Loan Type: VA

Exhibit "A"

All of that certain lot, tract, or parcel of land situated in the John H. Mills Survey, A-595, Navarro County, Texas, being a portion of a called 9.00 acre tract recorded in a correction Deed in Volume 1183, Page 247, of the Navarro County Deed Records, Navarro County, Texas and being more fully described by metes and bounds as follows.

BEGINNING at a 1" found iron pipe for the southeast comer of this tract, being in the west R.O.W. of Fann-to-Market Highway 667; said point being the northeast corner of a called 8.952 tract recorded in Instrument No. 2010-6623, of the Navarro County Deed Records, Navarro County, Texas;

THENCE S59°04'40"W 428.31 feet along the south line of this tract with a fence to a ½" iron rod set for the southwest corner of this tract; said point being located in the north line of the above 8.952 acre tract;

THENCE N30°54'30"W 179.67 feet along the west line of this tract to a 1/2" from rud set for the northwest corner of this tract;

THENCE N67°11'05"E 435.41 feet to a ½" iron rod set for the northeaset corner of this tract, and being located in the west R.O.W. of the above mentioned Highway;

THENCE S29°34'02"E 118.32 feet with said R.O.W. along the east line of this tract in a fence to the place of beginning and containing within this description 1.47 acres of land: