NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: APRIL 10, 2024

NOTE: Note, as renewed, modified, or extended, described as follows:

Date:

October 10, 2014

Maker:

David Michael Bolt & Jessica Heather Bolt

Payee:

Guaranty Bank & Trust, N.A.

Original Principal Amount: \$190,930.00

DEED OF TRUST: Deed of Trust, described as follows:

Date:

October 10, 2014

Grantor:

David Michael Bolt & Jessica Heather Bolt

Trustee:

Kirk L. Lee

Beneficiary:

Mortgage Electronic Registration Systems, Inc. solely as a nominee for

Payee and Payee's successors and assigns

Recorded:

Document No. 2014005439 Real Property Records, CASS County, Texas

LENDER: Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust VIII-A

BORROWER: David Michael Bolt & Jessica Heather Bolt

PROPERTY: The real property described as follows:

Commonly known as: 555 CR 4809, ATLANTA, TEXAS 75551

Legally described as: SEE EXHIBIT A, ATTACHED HERETO AND MADE A PART HEREOF, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.

SUBSTITUTE TRUSTEE: ROBERT LAMONT, SHERYL LAMONT, DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o 8080 Park Ln., Ste. 700 Dallas, Texas 75231

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

MAY 7, 2024, the first Tuesday of the month, to commence at 10:00 AM, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In CASS County, Texas, in the area designated by the Commissioners Court of such County, pursuant to Section 51.002 of the Texas Property Code (if no such place is designated, then the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

RECITALS

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

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, as Substitute Trustee, or any other substitute trustee Lender 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.

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.

EXECUTED effective as of APRIL 10, 2024.

SUBSTITUTE TRUSTEE

Sign:

Print: Robert LaMont, April 15, 2024

EXHIBIT "A"

ALL THAT CERTAIN 1.420 ACRE TRACT OF LAND AND A 30' ACCESS EASEMENT IN THE JAS. B. PATTERSON SURVEY A-835 IN CASS COUNTY, TX. BEING A PART OF THAT 16.286 ACRE TRACT OF LAND DESCRIBED IN A DEED OF TRUST TO T.J. BOLT ET UX RECORDED IN FILE 2013003760 OF THE OFFICIAL PUBLIC RECORDS OF CASS COUNTY, TEXAS SAID 1.420 ACRE TRACT OF LAND AND EASEMENT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT 5/8" IRON ROD FOUND IN THE SOUTH LINE OF SAID PATTERSON SURVEY, THE NORTH LINE OF THE BRADFORD C. FOWLER SURVEY A-377 ON THE NORTH EDGE OF CO. RD. #4809, FOR THE SOUTHEAST CORNER OF A 2.889 ACRE TRACT OF LAND CONVEYED TO RICHARD S. BOWLIN ET UX BY WARRANTY DEED RECORDED IN VOL. 1153, PAGE 878 THE SOUTHWEST CORNER OF SAID BOLT TRACT OF SAID HEREINAFTER DESCRIBED EASEMENT AND OF THIS DESCRIBED TRACT;

THENCE: N 34°33'54"E (BEARING BASIS GPS DATA) AT 19.87' PASS A 1/2" REBAR W/CAP FOUND AT A CROSS-TIE FENCE CORNER POST FOR REFERENCE CONTINUING ALONG THIS SAME COURSE A TOTAL DISTANCE OF 298.78' ALONG A LINE AND FENCE TO A 1/2" REBAR SET FOR THE NORTHWEST CORNER OF SAID EASEMENT AND OF THIS DESCRIBED TRACT FROM WHICH A SUCKER ROD FOUND FOR THE NORTHEAST CORNER OF SAID BOWLIN TRACT BEARS N 34° 33' 54" E, 88.12';

THENCE: N 89°, 44' 43" E, 166.85' ALONG A NEW LINE TO A 1/2" REBAR SET FOR THE NORTHEAST CORNER OF THIS DESCRIBED TRACT:

THENCE: S 00°15'17"E, AT 227.28' PASS A 1/2" REBAR SET FOR REFERENCE CONTINUING ALONG THIS SAME COURSE A TOTAL DISTANCE OF 245.28' ALONG A NEW LINE TO A 1/2" REBAR SET ON THE NORTH EDGE OF SAID ROAD FOR THE SOUTHEAST CORNER OF THIS DESCRIBED TRACT;

THENCE S 89°44'43" W, 337.45' ALONG A LINE TO THE POINT OF BEGINNING CONTAINING 1.420 ACRES OF LAND MORE OR LESS.

ALSO THE FOLLOWING DESCRIBED 30' ACCESS EASEMENT, BEING A STRIP OF LAND 30' SOUTHEAST OF THE FOLLOWING DESCRIBED LINE:

BEGINNING AT A 5/8" IRON ROD FOUND ON THE NORTH EDGE OF CO RD. #4809, FOR THE SOUTHWEST CORNER OF THE ABOVE DESCRIBED 1.420 ACRE TRACT AND OF THIS DESCRIBED EASEMENT;

THENCE: N 34°33'54"E, AT 19:87' PASS A 1/2" REBAR W/CAP FOUND FOR REFERENCE, CONTINUING ALONG THIS SAME COURSE A TOTAL DISTANCE