NOTICE OF SUBSTITUTE TRUSTEE'S SALE

NAVARRO County Deed of Trust:

Dated: January 28, 2009

Amount: \$168,884.00

Grantor(s): GREGORY A. CLOUD and JANICE CLOUD

Original Mortgagee: Florida Capital Bank, NA dba Florida Capital Bank Mortgage

Current Mortgagee: BANK OF AMERICA, N.A.

Mortgagee Address: BANK OF AMERICA, N.A., 1800 Tapo Canyon Road, Simi Valley, CA 93063

Recording Information: Document No. 00006098

Legal Description: BEING ALL OF LOT 32A, BLOCK 1164A, THE HARPER'S NORTHVIEW ADDITION, AN ADDITION TO THE CITY OF CORSICANA, NAVARRO COUNTY, TEXAS, ACCORDING TO THE PLAT AND DEDICATION RECORDED IN VOLUME 7,

AT 158 O'CLOCK 6M.

MAR 20 2014

PAGE 299, PLAT RECORDS, NAVARRO COUNTY, TEXAS

Date of Sale: May 6, 2014 between the hours of 11:00 AM. and 2:00 PM.

Earliest Time Sale Will Begin: 11:00 AM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the NAVARRO County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

RANDY DANIEL OR CINDY DANIEL OR JIM O'BRYANT have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

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.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

HUGHES, WATTERS & ASKANASE, L.L.P.

333 Clay, Suite 2900 Houston, Texas 77002 Reference: 2014-016340

RANDY DANIEL OR CINDY DANIEL OR JIM O'BRYANT

c/o Service Link

7301 N. Hwy 161, Ste. 305 Irving, Texas 75039