NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:

10/31/2016

Original Beneficiary/Mortgagee:

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

GARDNER, HUSBAND AND WIFE Current Beneficiary/Mortgagee: First Guaranty Mortgage Corporation

ELVIN L. GARDNER AND DOLORES ANN

Grantor(s)/Mortgagor(s):

Recorded in: Volume: N/A

Page: N/A

Instrument No: 162674

Property County:

JONES

Mortgage Servicer:

Rushmore Loan Management Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current

Beneficiary/Mortgagee.

Mortgage Servicer's Address:

15480 Laguna Canyon Road, Suite 100,

Irvine, CA 92618

Legal Description: LOTS 11 AND 12, BLOCK 7, CONTINUATION OF THE TOM HOLMAN ADDITION TO THE TOWN OF HAMLIN, JONES COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN SLIDE 224, PLAT RECORDS, JONES COUNTY, TEXAS.

Date of Sale: 12/1/2020 Earliest Time Sale Will Begin: 1pm

Place of Sale of Property: THE SOUTH ENTRANCE OF THE COURTHOUSE (THE FRONT OF THE BUILDING SINCE THE DATE OF CONSTRUCTION AND ANSON JONES STATUE ON THE SOUTH SIDE) 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.

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. Terry Browder Laura Browder or Marsha Monroe

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-20-77459-POS

Loan Type: VA