NOTICE OF |SUBSTITUTE| TRUSTEE'S SALE

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.

1. Date, Time, and Place of Sale.

Date:

12/07/2021

Time:

Between 10am-1pm and beginning not earlier than 10am-1pm or not later than three

hours thereafter.

Place:

The area designated by the Commissioners Court of Milam County, pursuant to \$51,002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location

where this Notice of Trustee's Sale was posted.

- 2. Terms of Sale. Highest bidder for cash.
- 3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 10/31/2011 and recorded in the real property records of Milam County, TX and is recorded under Clerk's File/Instrument Number, 1159, Page 312, with Gerald Wayne Owens and Erma Janette Owens (grantor(s)) and Reverse Mortgage USA, Inc. d/b/a Reverse Mortgage of Texas mortgagee to which reference is herein made for all purposes.
- 4. Obligations Secured. Deed of Trust or Contract Lien executed by Gerald Wayne Owens and Erma Janette Owens, securing the payment of the indebtedness in the original amount of \$186,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WILMINGTON SAVINGS FUND SOCIETY, FSB, not individually but solely as trustee for FINANCE OF AMERICA STRUCTURED SECURITIES ACQUISITION TRUST 2018-HB1 is the current mortgagee of the note and Deed of Trust or Contract Lien.
- 5. Property to be Sold. BEGINNING AT A 3/4 INCH IRON FROM PIPE FOUND IN THE WEST RIGHT-OF-WAY LINE OF U.S HIGHWAY NO.77 (R.O.W. WIDTH VARLES), AT THE SOUTHEAST CORNER OF THE 1.52 ACRE TRACT, BEING ALSO THE NORTHEAST CORNER OF A 21.97 ACRE TRACT DESCRIBED IN A DEED TO DOUGLAS R. SPRINGER, RECORDED IN VOLUME 343, PAGE 435 OF THE DEED RECORDS OF MILAM COUNTY, TEXAS. FOR THE SOUTHEAST CORNER OF HEREOF FROM WHICH A TXDOT CONCRETE MONUMENT, AT THE POINT OF TAGENCY, BEARS ALONG THE ARC OF A CURVE TO THE RIGHT WITH RADIUS OF 2211.83 FEET (RECORD 2211.83 FEET) A CENTRAL ANGLE OF 5 DEGREES 22 MINUTES 25 SECONDS, AN ARC LENGTH OF 207.44 FEET AND A CHORD THAT BEARS SOUTH 33 DEGREES 52 MINUTES 16 SECONDS WEST A DISTANCE OF 207.36 FEET.

THENCE SOUTH 82 DEGREES 47 MINUTES 20 SECONDS WEST, GENERALLY FOLOWING A WIRE FENCE FOR THE SOUTH BOUNDARY LINE OF THE 1.52 ACRE TRACT BEING ALSO THE NORTHERLY BOUNDARY LINE OF THE 21.97 ACRE TRACT, A DISTANCE OF 394.33 FEET (RECORD SOUTH 83 DEGRESS 56 MINUTES WEST, 394.15 FEET) TO A WOODEN FENCE POST AT THE SOUTHWEST CORNER OF SAID 1.52 ACRE TRACT BEING ALSO THE SOUTHEAST CORNER OF A CALLED 0.500 ACRE TRACT DESCRIBED IN A DEED TO DOUGLAS R. SPRINGER AND BARBARA R. SPRINGER. RECORDED IN VOLUME 577, PAGE 743 OF THE OFFICIAL RECORDS OF MILAM COUNTY, TEXAS. FOR THE SOUTHWEST CORNER HEREOF;



4736756

THENCE NORTH 16 DEGREES 57 MINUTES 30 SECONDS WEST, ALONG THE WEST BOUNDARY LINE OF THE 1.52 ACRE TRACT BEING ALSO THE EAST BOUNDARY LINE OF THE .500 ACRE TRACT, A DISTANCE OF 132.27 FEET (RECORD NORTH 15 DEGREES 58 MINUTES WEST, 132.58 FEET) TO A WOODEN FENCE POST IN THE SOUTH BOUNDARY LINE OF A CALLED 5.68 ACRE TRACT DESCRIBED IN A DEED TO JACK DEAN BIRD AND JO NEWTON BIRD, RECORDED IN VOLUME 845, PAGE 265 OF THE OFFICIAL RECORDS OF MILAM COUNTY, TEXAS. AT THE NORTHWEST CORNER OF SAID 1.52 ACRE TRACT, BEING ALSO THE NORTHEAST CORNER OF THE 0.500 ACRE TRACT, FOR THE NORTHWEST CORNER HEREOF:

THENCE NORTH 79 DEGREES 20 MINUTES 54 SECONDS EAST, GENERALLY FOLLOWING A WIRE FENCE FOR THE NORTH BOUNDARY LINE OF THE 1.52 ACRE TRACT, BEING ALSO THE SOUTH BOUNDARY LINE OF THE 5.68 ACRE TRACT AND A CALLED 0.866 ACRE TRACT DESCRIBED IN A DEED TO WILLIAM R. VOGELPOHL AND JANELL VOGELPOHL RECORDED IN VOLUME 808, PAGE 894 OF THE OFFICIAL RECORDS OF MILAM COUNTY, TEXAS. A DISTANCE OF 534.86 FEET (RECORD NORTH 80 DEGREES 28 MINUTES EAST, 535.02 FEET) TO A 3/4 INCH IRON PIPE FOUND IN THE CURVING WEST RIGHT-OF-WAY LINE OF U.S. HIGHWAY 77, AT THE NORTHEAST CORNER OF SAID 1.52 ACRE TRACT, BEING ALSO THE SOUTHEAST CORNER OF THE 0.866 ACRE TRACT, FOR THE NORTHEAST CORNER HEREOF;

THENCE ALONG THE ARC OF A CURVE TO THE RIGHT WITH RADIUS OF 2211.83 FEET (RECORD 2211.83 FEET), A CENTRAL ANGLE OF 5 DEGREES 11 MINUTES 26 SECONDS (RECORD 5 DEGREES 12 MINUTES) AN ARC LENGTH OF 200.37 FEET (RECORD 200.74 FEET) AND A CHORD THAT BEARS SOUTH 28 DEGREES 35 MINUTES 20 SECONDS WEST A DISTANCE OF 200.31 FEET (RECORD SOUTH 29 DEGREES 38 MINUTES WEST, 200.67 FEET) TO THE POINT OF BEGINNING, CONTAINING 1.550 ACRES OF LAND;

THIS PARCEL CONTAINS 1.550 ACRES OF LAND, MORE OR LESS, OUT OF THE DAVID A. THOMPSON SURVEY, ABSTRACT NO. 398, MILAM COUNTY, TEXAS.

6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Compu-Link Corporation, d/b/a Celink, as Mortgage Servicer, is representing the current Mortgagee whose address is:

WILMINGTON SAVINGS FUND SOCIETY, FSB, not individually but solely as trustee for FINANCE OF AMERICA STRUCTURED SECURITIES ACQUISITION TRUST 2018-HB1 2900 Esperanza Crossing Austin, TX 78758

	1320 Greenway Drive, Suite 300 Irving, TX 75038	
STATE OF Texas COUNTY OF Brazos		
Before me, the undersigned authority, on this day p Substitute Trustee, known to me to be the person and offi and who acknowledged to me that he/she executed the s and in the capacity therein stated.	personally appeared Peter Florez, as icer whose name is subscribed to the foregoing instrument, same for the purposes and consideration therein expressed	
KIMBERLI IZAGUIRRE Notary Public, State of Texas Comm. Expires 07-02-2024 Notary ID 132550568	nis 21 day of October, 2021. Simble falgered NOTARY PUBLIC in and for Brazos COUNTY My commission expires: 07/02/2024 Print Name of Notary: Kimberli Tzaguirre	
CERTIFICATE OF POSTING		
Illa Flace		

My name is, and my address is 1320 Greenway Drive, Su	ite 300, Irving, TX
75038. I declare under penalty of perjury that on	I filed at the office of
the Milam County Clerk and caused to be posted at the Milam County courthouse this notice	of sale.
3,77	
Declarants Name: Pete Flore E	
Date: $(0-2)-2$	