



Lender has appointed Stephen R. McKethan as Substitute Trustee under the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." The sale will begin at the Time of Sale or not later than three hours thereafter.

A handwritten signature in black ink, appearing to read 'S.R. McKethan', written over a horizontal line.

STEPHEN R. MCKETHAN,  
Substitute Trustee