

NOTICE OF SUBSTITUTE TRUSTEE APPOINTMENT AND NOTICE OF FORECLOSURE SALE

Date: [Current Date]

Borrower: [Borrower Name]

Lender: [Lender/Mortgagee Name]

Property Address: [Full Property Address]

RE: Notice of Default and Appointment of Substitute Trustee

To the Borrowers and all interested parties:

Notice is hereby given that the undersigned Lender, being the present legal owner and holder of the Note and Deed of Trust executed by [Borrower Name] on [Original Date of Mortgage], recorded in [County Name] County, under [Recording Information/Instrument Number], has elected to appoint a Substitute Trustee.

Effective immediately, [Name of Substitute Trustee] is hereby appointed as Substitute Trustee to act under and by virtue of said Deed of Trust. The Substitute Trustee's address is [Substitute Trustee Address].

The Borrower is currently in default of the terms and conditions of the Note and Deed of Trust. Specifically, the Borrower has failed to make the required monthly payments for the period(s) of: [Date of Default].

As a result of this default, the Lender has accelerated the maturity of the debt. The total amount now due and owing is \$[Total Amount Due].

Notice is further given that the Substitute Trustee will sell the Property at public auction to the highest bidder for cash. The sale will take place as follows:

- **Date of Sale:** [Date]
- **Time of Sale:** [Time]
- **Location of Sale:** [Specific Physical Location at Courthouse/Site]

The Property will be sold "as is," without any expressed or implied warranties.

Sincerely,

[Lender Name/Authorized Representative]

[Title]

[Contact Information]

Affidavit of Posting

I, [Name], declare under penalty of perjury that on [Date], I posted a copy of this notice at the [County] County Courthouse in the area designated for foreclosure sales.