Client Loan Number: 2966033

BBWCDF File Number: 20030031402442

VA/FHA/PMI Number: Loan Type: VA - Vendee

Property Address: 3723 CHERRY FOREST DR.

HOUSTON, TX 77088



NOTICE OF SUBSTITUTE TRUSTEE SALE

ANY PROVISION HEREIN WHICH RESTRICTS THE SALE, RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR OR RACE IS INVALID AND UNEMFORCEASE UNDER FEDERAL LAW. THE STATE OF TEXAS COUNTY OF HARRIS

Thereby certify that this instrument was FILED in File Number Sequence on the date and at the time stamped hereon by me; and was duly RECORDED, in the Official Public Records of Real Property of Harris Courty, Texas on

JUN 2 3 2003

Grantor(s):

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DAVID MICHAEL RYAN

Deed of Trust Date: 01/26/1996

Original Beneficiary:

COUNTY OF ERK

SECRETARY OF VETERANS AFFAIRS

Current Beneficiary:

DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FORMERLY KNOWN AS BANKERS TRUST COMPANY OF CALIFORNIA NA AS TRUSTEE FOR VENDEE MORTGAGE TRUST 1992-2 1761 E. ST. ANDREW PL.

SANTA ANA, CA 927054934

Recorded in: CLERK'S FILE NO. K766801

Property County: HARRIS

LEGAL DESCRIPTION:

LOT ELEVEN (11), IN BLOCK FIVE (5), OF REPLAT OF OAKS OF INWOOD, SECTION ONE (1), AN ADDITIONAL HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 298, PAGE 1, MAP RECORDS, HARRIS COUNTY, TEXAS, TOGETHER WITH ALL IMPROVEMENTS THEREON SITUATED.

Date of Sale: Tuesday, August 5, 2003

Earliest Time Sale Will Begin: 1:00PM

Place of Sale or Property:

DESIGNATED AREA AT THE HARRIS COUNTY FAMILY LAW CENTER PER COMMISSIONER'S COURT ORDER DATED 03/18/03, CLERK'S FILE NO. W516820 OR AS FURTHER DESIGNATED BY THE COUNTY COMMISSIONERS

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.

Dated June 23, 2003.

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REX L KESLER, THOMAS E REDER, OR SHAWN CARTER

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