

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

SCURRY County

Deed of Trust Dated: March 3, 2023

Amount: \$176,943.00

Grantor(s): KELTON GARCIA and MACY GARCIA

Original Mortgagee: CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP

Current Mortgagee: CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP

Mortgagee Address: CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

Recording Information: Document No. 20230844

Legal Description: THE EAST SIXTY-FIVE FEET (E.65') OF LOT NUMBER ONE (1), IN BLOCK NUMBER TWENTY-NINE (29), OF THE WINSTON COMPANY, INC. REPLAT OF A PORTION OF THE COLONIAL HILL ADDITION TO THE CITY OF SNYDER, SCURRY COUNTY, TEXAS, AS THE SAME APPEARS ON THE REPLAT OF SAID ADDITION, WHICH IS RECORDED IN CABINET A, SLIDE 92, PLAT RECORDS, SCURRY COUNTY, TEXAS

Date of Sale: July 2, 2024 between the hours of 1:00 PM and 4:00 PM.

Earliest Time Sale Will Begin: 1:00 PM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the SCURRY County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

JONATHAN SCHENDEL OR RAMIRO CUEVAS, TERRY BROWDER, JAMIE OSBORNE, PATRICK ZWIERS, LISA BRUNO, CHARLES GREEN OR LAURA BROWDER, MARSHA MONROE have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.



Anthony Adam Garcia, ATTORNEY AT LAW

HUGHES, WATERS & ASKANASE, L.L.P.

1201 Louisiana, SUITE 2800

Houston, Texas 77002

Reference: 2024-001759



Printed Name: _____

Terry Browder

c/o Service Link
7301 N. Hwy 161, Ste. 305
Irving, Texas 75039

SCURRY County, TX
APR 25 2024 5:11