

**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.**

FILED FOR RECORD

2023 OCT 16 PM 1:49

CONNIE BECTON  
COUNTY CLERK  
HARDIN COUNTY, TEXAS  
BY Christy King

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, JAMES M. BOBINGER AND JESSICA BOBINGER, HUSBAND AND WIFE delivered that one certain Deed of Trust dated MAY 13, 2016, which is recorded in INSTRUMENT NO. 2016-64916 of the real property records of HARDIN County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$417,000.00 payable to the order of GATEWAY MORTGAGE GROUP, LLC, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

**WHEREAS**, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

**WHEREAS**, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

**WHEREAS**, GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.


**NOTICE IS HEREBY GIVEN** that on NOVEMBER 7, 2023, beginning at 10:00 AM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

BEING LOT ONE HUNDRED-FIFTY (150), CRESTWOOD ESTATES, SECTION III, A SUBDIVISION LOCATED IN HARDIN COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME 3, PAGE 173-A, PLAT RECORDS, HARDIN COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of HARDIN County, Texas, for such sales (OR AT THE COMMISSIONER'S COURTROOM AREA OF THE COURTHOUSE).

**NOTICE IS FURTHER GIVEN** that the address of GATEWAY MORTGAGE, the Mortgagee or Mortgage Servicer, is P.O. BOX 1560, JENKS, OK 74037. Pursuant to the Texas Property Code, the Mortgagee or Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale. If the sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagee, the mortgagee, or the substitute trustee.

Dated: OCTOBER 16, 2023.

  
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SUBSTITUTE TRUSTEE(S)  
MICHAEL J. SCHROEDER OR TOMMY JACKSON OR  
KEATA SMITH OR STEPHANIE HERNANDEZ OR